regional housing statement update

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REGIONAL HOUSING STATEMENT UPDATE
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Glossary

Accessory apartment - Self-contained apartments created through converting part of or adding on to existing homes (single detached, semi-detached, duplexes, triplexes, row houses, etc.).

Affordable housing - Housing, costing no more than 30% of gross annual household income for rent, or payments on mortgage, principal, interest and taxes.

Bi-family units - Two dwelling units built side by side, including a primary residential use and a smaller self- contained apartment. The apartment unit is built at ground level and is usually meant to be occupied by a relative or a friend of the adjoining family. Unlike an accessory apartment, the secondary unit is identifiable from the street and has its own street entrance and civic number.

City Living - The City of Ottawa Non-Profit Housing Corporation.

Conversion - The creation of additional dwelling units within an existing residential or non-residential building.

Domiciliary hostels - Privately-operated, supervised boarding homes that provide care to individuals eligible for RMOC and provincial subsidies.

Emergency housing - Temporary housing provided by the RMOC, charitable organization and other non-profit organizations for men, women and children who are homeless or in a crisis situation.

Garden suites - Small, portable, detached houses designed to house an elderly person(s) on the same lot as the home of the host family. This housing type provides independence while maintaining privacy.

Homesharing - A shared living arrangement involving a match between a housing provider and housing seeker.

Infill - The construction of small-scale housing units on vacant lots or under-developed lots within existing residential areas, in a form compatible with the surrounding community.

Low-income - Income at or below the poverty level defined by Statistics Canada according to household size.

Made-to-convert housing - Single-family housing deliberately designed to accommodate an accessory apartment at some later date, and to be "deconverted" if desired.

Market Housing - Housing produced and managed by the private sector.

Maximum Unit Price (MUP) - Maximum residential unit cost guidelines set by CMHC and the Province for each Region and for each housing type eligible under the Provincial and Federal housing programs. Values are based on local construction and land costs.

Multiple units - One of three or more attached residential units with individual external access to each unit (e.g. townhouses).

Ottawa-Carleton Regional Housing Authority (OCHRA) - Provincial agency responsible for housing built by the Ontario Housing Corporation.

Redevelopment - The creation of new residential units on land previously used for residential or non-residential purposes in existing communities, where demolition of the previous structures is to take place, or has taken place.

Residential Intensification - The creation of new residential units in existing buildings or on underutilized or underdeveloped land.

Semi-detached - A residential unit attached to a single neighbouring unit by a vertical common wall.

Seniors - People aged 65 or over.

Social housing - All forms of rental housing aimed at low and moderate income households and which contain some proportion of units with below-market rents and/or rents-geared-to-income (RGI).

Special needs housing - Housing for persons with physical, developmental or psychiatric disabilities or other difficulties, who require support services in order to live as independently as possible in the community.

Urban area - Area designated on Schedule A of the Regional Official Plan and includes all or parts of the municipalities of Ottawa, Nepean, Vanier, Gloucester, Rockcliffe Park, Cumberland, Goulbourn and Kanata.

Urban centre - Three equally sized centres of development outside the greenbelt generally referred to as East Urban Centre, West Urban Centre, and the South Urban Centre.

REGIONAL HOUSING STATEMENT UPDATE
EXECUTIVE SUMMARY

Introduction

The Regional Housing Statement Update identifies the Region's housing requirements for 1991 to 1996 and establishes regional housing policy for this period. While the update provides an opportunity to review current housing trends and needs within the Region, it also conforms to a Provincial requirement that the initial Regional Housing Statement, prepared in 1985, be updated every five years.

The Region's role in housing is primarily to coordinate and facilitate the provision of housing. The Region provides a framework for housing development through the Regional Official Plan, approval of municipal official plans, and approval of plans of subdivision and plans of condominium. In accordance with these plans, the Region influences the location, timing and scale of development by providing roads and other necessary infrastructure. The Region also conducts housing research and monitors the activities of senior governments and area municipalities. The Region has assumed a direct role in the provision of housing services through its involvement with housing registries, homesharing programs and the P.L.U.S. demonstration project (garden suites for seniors). It has established a revolving fund to buy land for non-profit housing.

In keeping with the Region's role as a coordinator in the housing field, the Regional Housing Statement Update and seven background papers were prepared in consultation with area municipalities, the home-building industry, non-profit organizations, and other interested parties. The outcome of this process will be an amendment to Section 6 of the Regional Official Plan, which deals with housing, as well as recommendations for action by the Region, the provincial government, and area municipalities.

PART ONE - REGIONAL HOUSING CONTEXT

1.0 Socioeconomic and Demographic Trends

The Region's housing requirement for 1991 to 1996 is largely determined by population growth and the changing needs of area residents, with an allowance for vacancies and the replacement of units lost through demolition or conversion. The 20-year projection indicates continuing and strong growth in the Region to 1996, albeit at a somewhat lower rate than the previous five years. The projected

annual growth of 1.9% assumes that Ottawa-Carleton will continue to enjoy a relatively strong local economy, compared with other areas of Canada, with much of the increase occurring through in-migration.

Ongoing trends include the aging of the population, which will eventually lead to a doubling of all age groups over 45 by 2011, when the projected population reaches 871,000 and virtually no change in the size of any age group under 35. The decrease in household size observed since 1961 is expected to continue, although no change is expected in the proportion of family and non-family households.

2.0 Trends in Housing Supply

Housing production has averaged 7,203 units annually since 1984 and has exceeded the target of 5,550 units set in the 1985 Regional Housing Statement. In the rental market, the vacancy rate through the 1980s has been low, below the 3% needed to maintain a healthy market, and reached 0.5% in October 1990. During this period, private rental construction shifted to high-rent units and production of condominium units which are rented. In 1989 and 1990, private sector housing production decreased considerably as a result of high interest rates and high vacancy rates among new rental units, including condominiums available for rent.

In the ownership market, prices increased considerably between 1985 and 1990, by 31% for resale houses and by 46% for newly constructed houses. In 1990, the average price of a new single-detached house was $203,000, 27% higher than the average price of $160,000 for a resale unit. Increases in the cost of land accounted for much of the increase in new house prices and much of the difference between new house prices and resale values.

Land prices increased by 200% between 1980 and 1989, reflecting periodic constraints in the serviced land supply, increased development charges and more restrictive engineering and planning standards. In 1990, the vacant residential land supply of 2,152 net hectares represented a 13-year supply, surpassing the requirements of Ontario's Policy Statement for Land Use Planning for Housing. The vacant lands included a 4.7-year supply in registered or draft approved plans.

PART TWO - HOUSING NEEDS OF A DIVERSE POPULATION

A variety of housing units is needed to meet the needs of all households in the Region. Households that may have difficulty obtaining housing suited to their needs include households that have difficulty paying for housing, seniors, and persons with housing and support service needs stemming from their health status or social circumstances.

3.0 Housing Affordability

In 1986, one in six tenant households in non-subsidized housing (more than 13,000 households) were paying more than 50% of their income on housing and one in three (30,000 households) were paying more than 30% — an accepted upper limit for affordable housing payments. Among homeowners, approximately one in 10 reported paying more than 30% of their household income on housing in 1986. Since 1986, homeownership costs have stabilized although increases in property taxes and mortgage interest rates in 1989 and 1990 have made it more difficult for first-time buyers to purchase a home.

4.0 Social Housing

Census data, waiting lists for social housing and all other indicators of need point to a strong unmet demand for social housing, particularly among singles and couples under 65 who became eligible for such housing in 1988. Three of every four of these singles or couples in need live in the City of Ottawa, which accounts for an estimated 70% of demand from all groups combined.

The City of Ottawa contained about 87% of the 1990 social housing stock in the Region, indicating an imbalance in supply and demand across the Region. Increased activity by non-profit corporations and cooperatives outside the City of Ottawa has helped redress this imbalance in recent years but like all social housing producers in the Region, these producers face significant barriers to increased production. These barriers include reduced funding from senior governments (expressed as an allocation of units to each area of the province), stringent allowable budgets for land and construction, high land costs and limited availability of sites within the greenbelt, and community opposition to social housing in some instances.

5.0 Seniors Housing

Housing for seniors must respond to the needs of low-income seniors and financially secure seniors who expect a choice in housing and have the means to obtain it. For all seniors, the Province's ongoing reform of long-term care entails an increase in support services enabling seniors to remain in their own homes longer and creation of community-based alternatives to institutional care. Trends in seniors' housing suggest increased interest among seniors in smaller units and units with design features that enhance independence, non-profit housing which allows seniors a role in project design and management, and retirement communities offering a variety of recreation and support services. Currently, however, seniors' housing and support services are not uniformly available throughout the Region and options are particularly restricted in rural areas.

6.0 Housing for People with Special Needs

Some seniors and other residents of Ottawa-Carleton require a combination of housing and services that support independence in the community. Housing and support services are required by persons with physical, developmental or psychiatric disabilities, legal offenders, troubled youths, persons with alcohol and drug addictions, and women who are alone and pregnant or who are fleeing an abusive situation. The challenge of responding to the multiple needs of persons requiring housing and support services has contributed to a move towards separating housing and support services. While a group setting with an in-house support program may be appropriate for many individuals, others could manage well in shared or individual housing with support services provided daily or less frequently. For many people with special needs, a lack of decent, affordable housing is a fundamental problem that underscores all other difficulties.

PART THREE - OPPORTUNITIES FOR RESIDENTIAL INTENSIFICATION

7.0 Residential Intensification

Residential intensification is the process of creating additional units in existing buildings or on underutilized land. The latter can occur through infill development of housing compatible with the surrounding residential area or through redevelopment of land. Intensification can also occur through more efficient use of land in developing areas through such measures as increased allowable densities, revised development standards and mixed-use development.

The Regional Official Plan recognizes intensification as a means of producing affordable housing. Intensification also supports several of the Plan's goals, including those addressing the need to provide an adequate number and variety of housing units, and the need to minimize the public cost of providing infrastructure. Intensification near employment centres and along the transitway enhances convenience of movement between destinations, in keeping with the Plan, while intensification which reduces the amount of new land required for housing supports efforts to preserve agricultural land and environmentally sensitive land.

Intensification is subject to many constraints, including the capacity of established infrastructure to support more intensive development and community concern about the compatibility of more intensive development in established areas. Nevertheless, an estimated 16% of units produced between 1985 and 1990 were created through intensification.

PART FOUR - HOUSING REQUIREMENTS

8.0 Housing Requirements 1991-2011

The projected increase in households in Ottawa-Carleton and the housing preferences of these households indicate a need for approximately 6,075 housing units annually between 1991 and 1996. An estimated 55% - or 3,350 units - will be required in the ownership market and 45% - or 2,725 units - will be required in the rental market. If it is assumed that 1,000 social housing units will be required annually, then 1,725 private rental units will be required annually. These projections allow for a vacancy rate of 3% plus provision of replacement units for those lost through demolition or conversion.

The housing requirement for 1991 to 1996 is based on a 20-year projection, ending in 2011. The requirement for single-detached units decreases during the 20-year period, from 54% of the annual requirement between 1991 and 1996, to 45% of the annual requirement between 2006 and 2011. The requirement for apartment units increases to meet the demand expected from seniors and singles, while the demand for multiples increases at a lower rate to meet the demand of young adults seeking starter homes and empty-nesters seeking townhouse accommodation.

PART FIVE - REGIONAL HOUSING STRATEGY

9.0 Housing Strategy[1]

The Regional Housing Strategy addresses seven central issues emerging from the Regional Housing Statement Update. Each of these seven issues gives rise to an objective for Regional action and recommendations for achieving these objectives. The recommendations variously require Planning Department staff action, Council resolution or a Regional Official Plan Amendment (ROPA), as indicated in the margin. The Region recognizes the need for cooperation among the various partners who deliver housing, including all levels of government, the private sector, and various non-profit organizations.

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1 As a result of a consultation process undertaken between February and June 1991, certain recommendations of the first draft of this Housing Statement have been modified or deleted. Words printed in **boldface** indicate recommendations which have been amended.

9.1 Adequate Supply of Housing

An adequate supply of new housing is needed to accommodate the growth in the population, and to replace decaying or demolished stock. The housing strategy objective is:

TO ENSURE THAT A SUFFICIENT NUMBER AND TYPE OF HOUSING UNITS ARE BUILT EACH YEAR TO MEET THE HOUSING REQUIREMENTS OF A CHANGING POPULATION.

At present, the 4.7-year residential land supply surpasses the requirement in the Policy Statement for Land Use Planning for Housing for a three-year supply in draft approved and/or registered plans. However, in order to comply with the Policy Statement, the Regional Official Plan must be amended. It is recommended that:

1. Council amend the Regional Official Plan to make it clear that as an objective it will maintain at least a continuous three-year supply of a combination of draft approved and/or registered lots and blocks on plans of subdivision, **calculated on a region-wide basis;** — **ROPA**

2. Regional Council adopt, for the 1991-1996 period, a minimum average annual housing target of **6,075** new units of which 3,350 would be **owner occupied** and **2,725** rented, including 1,000 social housing units. The new units would be made up of 3,305 singles, **1,235** multiple units and **1,535** apartments. — **Council Resolution**

9.2 Rental Housing

The shortage of affordable rental accommodation is acute and will likely continue to be the biggest problem facing the Region during the next five to 10 years. The housing strategy objective is:

TO ENSURE THAT THE EXISTING RENTAL STOCK IS PROTECTED AND TO SEEK WAYS TO ENCOURAGE THE PRODUCTION OF NEW RENTAL HOUSING.

The Region has few options for direct involvement here. Rental housing issues have been raised throughout Ontario and would be more appropriately considered by the Province. Where the Region can contemplate action, it must be in partnership with other levels of government and the building industry. The Region will build on its role as a facilitator; however, it is not intended that the

Region contribute directly to funding rental housing. It is therefore recommended that:

3. **Deleted**

4. Regional staff continue to consult with the Ottawa-Carleton Home Builders Association to explore potential incentives for the building of private rental units; **In Process**

5. **Deleted**

6. Council request the Province to examine the combined effects of the Residential Rent Regulations Act **(rent controls)**, the Landlord and Tenant Act and the Rental Housing Protection Act **as disincentives to** the supply of the private rental stock and propose **additional** ways to protect, maintain and improve the quality and the quantity of private **affordable** rental housing. **Council Resolution**

9.3 Social Housing

The need for more social housing throughout the Region is urgent. The housing strategy objective is:

TO FACILITATE THE PRODUCTION OF AN ADEQUATE SUPPLY OF SOCIAL HOUSING TO MEET THE NEEDS OF ALL RESIDENTS OF OTTAWA-CARLETON.

In order to enhance the Region's current role as facilitator and to satisfy the objective of adequate supply and distribution of social housing units, it is recommended that:

7. Council adopt a social housing production target of 1,000 units annually for 1991-1996, **subject to provincial and/or federal funding**. This target represents the minimum number of housing units needed to maintain the current levels of social housing in the Region at 16% of the rental stock, plus an allowance for the growth of the population in need of social housing. The target is well below estimates of need. The target will be reviewed each year and will be used **to support** annual submissions to the Ministry of Housing for allocations **in Ottawa-Carleton**. In order to address the current immediate need for housing for **Council Resolution**

non-family households, particularly singles, 50% of the annual target should be designated for housing projects with a good mix of units suitable for single persons;

8. **Council encourage the production of more social housing units in growth areas outside the City of Ottawa, in order to achieve a more balanced distribution of social housing in RMOC and to address the demand in the urban areas outside the City of Ottawa;** **ROPA**

9. Regional staff coordinate with the most active social housing producers in RMOC to establish the yearly need for allocations and land requirements. This calculation will take into account the need by client type, by geographic location, by land requirements, and by unit type and will be assessed in the context of the overall housing targets; **Staff Action**

10. Regional staff **coordinate with the most active social housing producers to** review the Maximum Unit Price guidelines with the Province before they are finalized to ensure that the Maximum Unit Price guideline is adequate for the Ottawa-Carleton area, and specifically, that it incorporates realistic land values and up-to-date development costs. **Staff Action**

11. **Deleted**

12. **Deleted**

9.4 Affordable Market Housing

The demand for affordable market housing is likely to increase during the next 10 years, while opportunities for increasing the supply of affordable housing appear to be diminishing. The housing strategy objective is:

TO ENSURE THAT ADEQUATE OPPORTUNITIES FOR THE DEVELOPMENT OF AFFORDABLE HOUSING ARE AVAILABLE IN ALL AREAS OF THE REGION.

This objective may be the most difficult one to achieve. Land and development costs are among the fastest growing components of housing costs and the Region and local municipalities have a responsibility to re-examine policies affecting these costs.

It is therefore recommended that:

13. Regional staff continue to consult local municipalities,representatives of the utility companies, representatives of the Ottawa-Carleton Home Builders Association **and Provincial Ministries**, for the purpose of examining engineering and planning standards and practices, which affect the cost of housing development. This may include, but not necessarily be limited to: a review of road rights-of-way widths, zoning standards for lot area, frontage, yards and dwelling unit size, etc..; **In Process**

14. **Deleted**

15. Council amend the Official Plan to require municipalities **in the urban areas to include policies** in local official plans to ensure that at a minimum, one-third of all housing completed is medium or high density housing, including townhouses, stacked townhouses, and apartments. **Local official plan policies should indicate how this policy will be implemented and monitored;** **ROPA**

16. Regional staff, **in cooperation with the building industry and municipalities,** investigate the opportunities for a demonstration project to promote the construction of examples of smaller, innovative, non-subsidized housing units which can be built by the private sector. **Staff Action**

9.5 Special Needs Housing

There is a growing demand for housing options for people with special needs, who require a combination of housing and support services. The housing strategy objective is:

TO ENSURE THAT OPPORTUNITIES FOR A RANGE OF HOUSING OPTIONS AND SUPPORT SERVICES FOR PEOPLE WITH SPECIAL NEEDS EXIST THROUGHOUT OTTAWA-CARLETON.

While Council policy safeguards the Region's objective of ensuring an appropriate distribution of group homes within the Region, with requirements for municipal zoning by-laws, a broader strategy must consider support service requirements. It is therefore recommended that:

17.	Staff from the Regional Planning, Health, and Social Services Department prepare a report for the Province outlining the gaps between service provision and housing options in Ottawa- Carleton;	**Staff Action**
18.	Providers **of special needs housing** be invited to purchase regionally-owned land in areas appropriately zoned;	**Staff Action**
19.	Council request the Province to update its policy on **special needs housing** to better reflect the needs of the client group and current provincial land use policies.	**Council Resolution**

9.6 Options for Seniors

More housing options for seniors are required because of the growing numbers of seniors in RMOC and the decreasing reliance on institutional living. The housing strategy objective is:

TO CREATE THE OPPORTUNITY FOR A VARIETY OF HOUSING OPTIONS FOR ALL SENIORS AT ALL INCOME LEVELS THROUGHOUT THE REGION.

Regional Council involvement in seniors housing has increased during the last few years through such ventures as the PLUS demonstration project (granny flats). In the context of this interest and the growing needs of seniors, it is recommended that:

20.	Council amend the Official Plan to encourage housing options for seniors, **in all communities,** such as **garden suites**, shared housing, bi-family	**ROPA**

units, made-to-convert housing, cohousing, and generally smaller housing units;

21. The Regional Housing Registries Office undertake the annual update of the "Directory of Housing and Residences for Seniors in Ottawa-Carleton" originally prepared in 1988 and partially funded by the Region. **Staff Action**

9.7 Residential Intensification

Residential intensification provides opportunities to increase the amount and variety of housing available in existing communities, and at the same time, complements other regional goals to maximize the efficient use of land, buildings and infrastructure. The housing strategy objective is:

TO ENSURE THAT OPPORTUNITIES EXIST THROUGHOUT THE REGION TO INCREASE THE VARIETY OF HOUSING TYPES BY MAXIMIZING THE EFFICIENT USE OF RESIDENTIAL LAND AND THE EXISTING BUILT STOCK.

The goals of the Regional Official Plan are consistent with intensification, and the housing policies in Section 6 of the Official Plan identify intensification as a way to achieve affordable housing. A clear direction to area municipalities as to how to implement residential intensification is required. It is therefore recommended that:

22. Council amend the Official Plan, which will state the regional commitment to the intensification of land use for residential purposes through conversion, infill, redevelopment and a more efficient use of land in new development. The Official Plan amendment **will include the following policies :** **ROPA**

22.1 Local official plans shall encourage all forms of residential intensification in areas designated for residential use, in accordance with the following criteria, described in the Policy Statement on Land Use Planning for Housing:

a) the physical potential of the existing building stock or previously developed sites can accommodate the identified forms of residential intensification;

b) the existing services can support new households in the affected area, and; **ROPA**

c) the potential demand for the types of accommodations which could be produced through various forms of residential intensification, can be demonstrated based on the housing needs of households in the municipality.

22.2 Local official plans may establish site specific criteria, with regard to such matters as building height, lot coverage and parking, in order to guide the approval of zoning, site plans, and/or minor variance of projects which occur through infill or redevelopment;

22.3 Council encourage area municipalities to adopt policies and by-laws which will encourage a more efficient use of land by permitting higher densities and by reducing requirements for lot and dwelling unit sizes;

22.4 Council encourage area municipalities to adopt policies and by-laws for new residential development allowing for future housing alterations to create additional units, **in keeping with the Provincial and municipal criteria.**

23. Council encourage area municipalities to **support** mixed-use developments by **permitting** residential uses as part of a commercial development, where areas of development or redevelopment are zoned or designated for commercial use. **ROPA**

24. **Deleted**

9.8 Implementation of the Provincial Policy on Land Use Planning for Housing

The Regional Municipality of Ottawa-Carleton is required to implement the Provincial Policy on Land Use Planning for Housing by August 1991. Generally, the Region's housing strategy described here fulfills the Provincial objectives for adequate, appropriate and affordable housing. However, two components of the Provincial policy require further elaboration: (1) the requirement to streamline the planning process; and (2) the requirement that 25% of all new housing be affordable.

The Region began streamlining its approval process two years ago, and is committed to further action. It is therefore recommended that:

25. **Council review annually the development approval process to ensure that local official plan amendments, plans of subdivision and plans of condominium are processed expeditiously. The following time guidelines for approvals affecting residential development will be monitored:** **ROPA**

a) **plans of subdivision: six months from date of submission to draft approval;**

b) **undisputed local official plan amendments: five months from receipt to Council approval;**

c) **plans of condominium: four months from date of submission to draft approval.**

The Province requires that all municipalities establish "appropriate planning policies and standards which will enable at least 25% of new residential units... to be affordable housing". The intent of this policy is to accommodate the full range of housing needs for households within the lowest 60% of income distribution within the Region.

It is proposed that the Region implement this policy by targetting affordable housing to first-time homebuyers and to low and modest income tenants. Affordable housing for first-time homebuyers would be targetted to households with annual household income of $57,400, an affordable monthly payment of $1,435, and an affordable house price of $134,000. Affordable housing for renters would be targetted to households up to the 30th income percentile (which approximates the median tenant income). In 1990, this is an income just under $32,000 and an affordable monthly rent of $790.

The Region's proposed target differs from the Provincial definition, but better satisfies the objective of ensuring adequate housing for the full range of needs of the Region's population. There are two key differences:

1) the Province assumes affordable homeownership is based on a 25% downpayment; and

2) the Province targets affordable rental housing to the 60th income percentile.

The effective difference is that the Provincial "affordable home" for Ottawa-Carleton in 1990 was $162,000 and the equivalent "affordable rent" was $1,440 per month - a rent affordable to fewer than 20% of tenants in the Region.

Recommendations concerning affordable housing, social housing, and intensification will help create opportunities to implement this policy. It is also recommended that:

26. Council adopt the following definitions of affordable housing. Affordable housing is defined as housing at a cost that does not exceed 30% of gross monthly income. Affordable homeownership will be targetted to households up to the 60th income percentile and is calculated on the basis of the current three-year mortgage rate, taxes at 1.5% of house price and a downpayment of 10%. Affordable rental housing will be targetted to households up to the 30th income percentile (which approximates the median tenant income); **Council Resolution**

27. Council adopt a target that 25% of all new housing built each year be affordable, of which at least half should be affordable for households up to (and including) the 30th income percentile. It is expected that the majority of the housing units affordable to households at the 30th income percentile will be social housing; **Council Resolution**

28. The Regional Official Plan be amended to include the following policy in Section 6: **ROPA**

    "**It is expected that a minimum of** twenty-five percent of all new housing produced in the Region each year **shall** meet the definition of affordable housing. This includes both rental and ownership units**, available through the private and non-profit sectors**. Affordable housing means that housing costs do not exceed 30% of gross monthly income per household. Specific **objectives** for affordable **house prices and rents** will be established by the Regional Housing Statement and will be monitored in the Annual Housing Review."

29. Council implement the affordable housing target through programs and policies which are designed to enhance opportunities for affordable housing in RMOC. The following are examples which include some programs already in existence:

• Regional land banking for non-profit housing to facilitate the production of social housing;	**In Process**
• An Official Plan Amendment to incorporate policies which facilitate the production of affordable market housing through requirements for intensification, adequate land supply, and medium **and high** density housing;	**ROPA**
• Timely provision of Regional infrastructure to facilitate the production of housing in urban areas;	**In Process (ROPA 23)**
• Streamlining of the planning process to reduce the elapsed time for approving subdivisions, condominiums, official plan amendments, etc.;	**In Process**
• Homesharing programs, which support affordable living arrangements;	**In Process**
• A review of policies and practices affecting engineering and planning standards in order to identify opportunities for lower-cost alternatives;	**(see recommendation 13)**
30. Council further implement the affordable housing target through the subdivision and condominium approval process, by negotiated agreements with developers, as necessary.	**Council Resolution**
31. **Deleted**	

Introduction

Housing is more than shelter: it is a place where we can feel secure, comfortable and part of a community. It is the focus of our daily environment. Most people spend more on housing than on any other item in their budget. For the homeowner, housing often is the main vehicle for saving and represents a nest-egg for retirement. A house becomes the means of achieving financial security and stability.

Housing is the greatest need in the lives of people who cannot obtain suitable or affordable housing. As a society, we believe that people have a right to decent housing and expect our governments to safeguard this right.

All levels of governments take an active interest in housing. Canada Mortgage and Housing Corporation is the primary mechanism for federal housing action; however, the federal government also intervenes through other mechanisms, such as the tax system. The Province sets a broad framework of policies for housing, administers rent review, and develops and administers programs to support housing for lower income and special needs households. The Region and local municipalities formulate policies and plans to accommodate the changing needs of the population. All of these levels of government must work together and in close co-operation with the private sector.

Provincial Interest in Housing

In 1989, the Provincial government adopted a policy to encourage the production of housing affordable to all residents of Ontario. The Policy Statement on Land Use Planning for Housing established the Province's interest in housing and identified Ottawa-Carleton as one of eleven priority areas for implementation of the Policy.

The Policy Statement sets the framework within which appropriate land use policies, regulations and approval procedures can create opportunities to provide an adequate supply of affordable housing. Its primary objective is to foster land use planning practices which will encourage the production of a variety of housing types, to meet the needs of a full range of households. The Policy Statement lays out four basic principles to guide the Regions and municipalities.

- A sufficient supply of land for residential purposes should be planned in order to help make land available for development at a more reasonable cost. More specifically, the statement indicates that a 10-year supply of residential land and a three-year supply of lots at the draft approved or registered stage are required.

- The planning approvals process should be streamlined to help reduce land carrying costs.

- Land use regulations should allow for a full range of housing types and unit sizes, in order to ensure that 25% of all new housing is affordable to moderate and low-income households.

- Land use regulations should permit residential intensification in order to produce housing efficiently and cost-effectively.

Implementation of the Policy Statement within Ottawa-Carleton is a municipal and Regional responsibility, but requires the co-operation of the public, private and non-profit sectors.

Regional Role in Housing

The role of Regional government in housing, as defined currently by Regional Council, is primarily to coordinate and facilitate the provision of housing in Ottawa-Carleton. With the exception of emergency housing, the Region does not build or subsidize housing. The Region influences the location, timing, and scale of development by providing infrastructure and by approving local official plans, plans of subdivision and plans of condominium. Responsibilities for housing research include preparation of a Regional Housing Statement and establishment of future housing and land requirements to achieve the best regional development strategy. The Regional Official Plan outlines the Regional Housing Policy.

A revolving fund to purchase land for resale or lease to non-profit housing producers has been established. As well, the Region assists area municipalities in implementing housing programs and monitors the housing actions of senior governments and area municipalities. Direct involvement in special needs housing services includes the accessible housing registry for the disabled, homesharing for seniors, and the garden suite demonstration project.

Area municipalities are responsible for the delivery of housing programs, including provision of social housing. Area municipalities also prepare Municipal Housing Statements, taking into account the projections and housing policies outlined in the Regional Housing Statement Update.

Purpose of the Regional Housing Statement

The purpose of the Regional Housing Statement Update is to review the housing situation in Ottawa-Carleton and formulate a comprehensive regional housing strategy. As a policy document, it establishes the regional housing requirements and policies for the next five year period. The housing requirements are based on forecasts of demand and supply over a 20-year period ending in the year 2011.

The Province requires a statement update every five years. The initial Regional Housing Statement Update in 1985 established an annual housing target of 5,500 units for the 1984-1988 period. Partly as a result of rapid economic expansion, the overall annual housing production of 7,200 units exceeded this target. However, as mentioned in Section 2.3 and 4.0, the rental housing target, including the social housing target, fell short of expectations. The viability of the rental market and the shortfall in the supply of social housing units are common issues identified in both Regional Housing Statement Updates.

Approach

This statement was completed by the Regional Planning Department with partial funding from the Ministry of Housing. As part of the program to update the Regional Housing Statement, seven background papers were prepared for discussion on the following subjects: household projections and housing requirements, socioeconomic and demographic trends, housing affordability, social housing, seniors housing, residential intensification, and rental housing. These background papers provide more detailed information on the issues covered by this Housing Statement and may be obtained from the Regional Planning Department.

Consultation with area municipalities, the building industry and other parties interested in the background papers and draft Regional Housing Statement Update began in January 1989. The outcome of this process will be an amendment to Section 6 of the Regional Official Plan, concerning housing.

Contents of the Regional Housing Statement Update

The Regional Housing Statement Update has five parts. Part one contains an overview of the regional housing context including socioeconomic and demographic trends as well as characteristics of the housing and land supply. Part two examines the housing needs of a diverse population. Part three outlines the opportunities to increase the supply of housing through residential intensification. Part four provides an analysis of future housing requirements. Finally, part five contains the regional housing strategy for the next five years, based on a 20-year growth projection. It identifies regional housing issues and objectives as well as recommendations to address the issues.

PART ONE - REGIONAL HOUSING CONTEXT

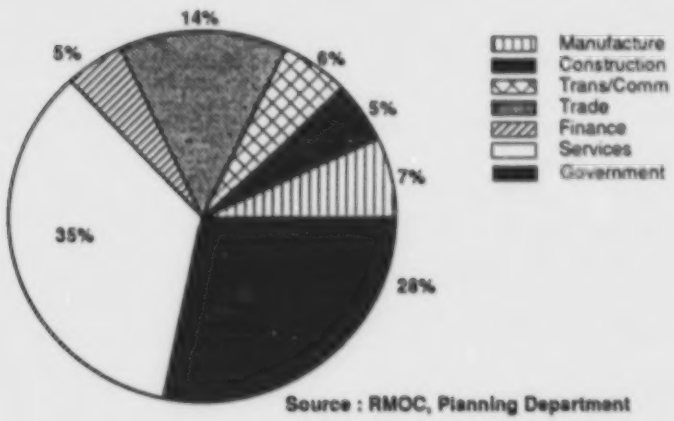
1.0 SOCIOECONOMIC AND DEMOGRAPHIC TRENDS

Housing requirements are tied to population growth and rates of household formation, which in turn are influenced by a variety of social, demographic and economic factors. For the last 10 years, a stable and strong local economy has attracted many new residents to Ottawa-Carleton, fuelling the need for new housing. Lower birth rates, the aging of the population, and an increase in the number of lone-parent families are among the factors that have changed the housing needs of RMOC residents.

1.1 ECONOMIC AND EMPLOYMENT GROWTH[1]

As part of the National Capital Region, the RMOC has a high concentration of public sector employment, with 28% of the labour force employed in government services in 1986 (Figure 1) compared with 6.9% employed in this sector in Ontario. In this respect, Ottawa is as much a one-industry town as is, say, Hamilton, where 28% of the labour force is in manufacturing. Since government services provide stable employment, the average unemployment rate in Ottawa-Carleton has been consistently lower than national averages during the last decade.

FIGURE 1
OCCUPATION BY MAJOR EMPLOYMENT GROUPS
RMOC - 1986



Source : RMOC, Planning Department

1 For more detail see "Socioeconomic and Demographic Trends in Ottawa-Carleton: A Historical Perspective," RMOC, Planning Department, April 1990.

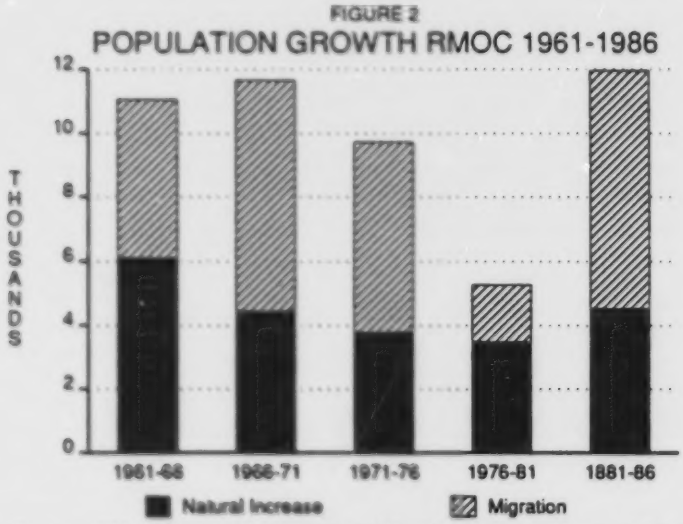
However, the regional economy has become more diversified since 1976, when 36% of the labour force was employed in government services. Since 1976, employment has increased in all sectors except government services. The largest increase occurred in the service industries, particularly business services, health and social services and accommodation and food services. Approximately 20% of the new jobs created in all sectors between 1976 and 1986 were in the field of advanced technology.

The proportion of the Region's workforce in manufacturing is low, 7% compared with 22% in Ontario, and has increased little since 1976. Future employment growth is expected to occur mainly in service and trade and, to a lesser extent, in manufacturing and government services.

1.2 POPULATION GROWTH 1981-1990

The population of Ottawa-Carleton increased by an average of 12,000 persons annually between 1981 and 1986, the largest five-year increase since 1961 (Figure 2). Between 1986 and 1990, the population growth continued at close to the rapid pace of the early 1980s, and by 1990 the Region's population stood at 658,790 (based on 1990 Provincial Assessment).

FIGURE 2



Source : RMOC Planning Department, and Statistics Canada, Census of Canada

Net migration is the major demographic factor influencing population growth in Ottawa-Carleton. Net migration during the 1981 to 1986 period accounted for 60% of the population growth. Migration is influenced by many factors, including job opportunities. The relatively stable economy of Ottawa-Carleton, particularly during the recession of the early 1980s, attracted many migrants.

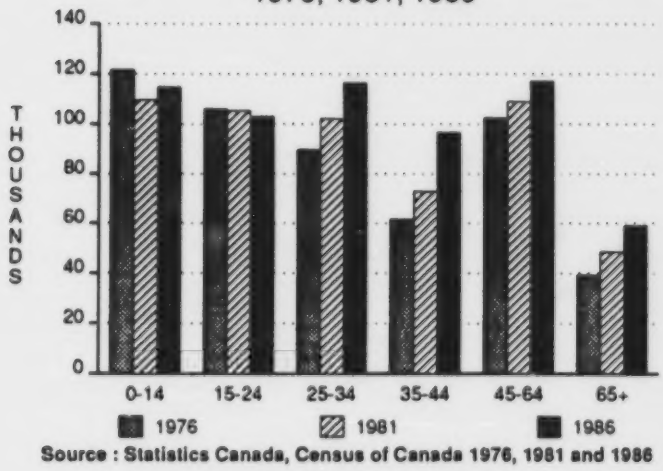
1.2.1 Aging of the Population

Housing requirements in the RMOC are shifting in response to the needs of an older population. The median age in the RMOC increased from 27 years in 1976 to 31 years in 1986, a reflection of the aging of the baby boom generation. The 35-44 age group increased more than any other age group during the period, both in actual numbers (35,000) and in percentage increase (57%). The 25 to 34 year group became the largest 10-year age group in the Region (Figure 3). The baby boomers have created tremendous needs for family-oriented housing, needs which will change as their children grow older and leave the family home.

The population over age 65 also increased significantly, by 50% between 1976 and 1986. Increasingly, the housing market will be shaped by the complex housing requirements of the over-65 age group.

FIGURE 3

POPULATION BY AGE GROUP, RMOC, 1976, 1981, 1986



Source : Statistics Canada, Census of Canada 1976, 1981 and 1986

1.2.2 Household Size

The average household size in RMOC was 2.6 persons in 1986, and ranged from a low of 2.2 persons per household in Vanier to a high of 3.5 persons per household in Cumberland. Average household size has decreased steadily throughout the RMOC since 1961, although the rate of decrease slowed between 1981 and 1986. The decrease was fairly consistent throughout the Region.

Household size has decreased as a result of several factors, including low birth rates, the incidence of divorce, and an increase in the number of persons living alone. In particular, the aging of the population has increased the number of older people living alone or in couples. Such factors have also contributed to increases in the number of non-family households (particularly single persons), childless couples and small families.

1.2.3 Household Types

Growth in the number and type of households in Ottawa-Carleton is one of the key determinants of future housing demand. Household growth and changes in household characteristics in turn are determined by the interaction of social, demographic and economic factors.

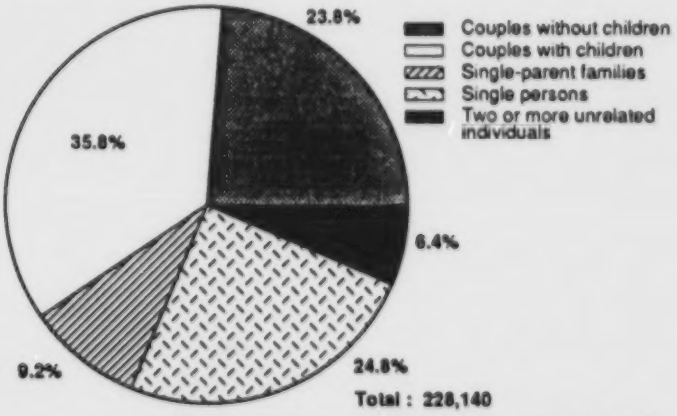
In 1986, 69% of the 228,140 households in Ottawa-Carleton were family households - couples and households with children. As a percentage of all households, family households have held steady since 1981 after a decrease from 79% in 1971. Families with children account for 45% of Ottawa-Carleton households, while childless couples account for 24% of households (Figure 4).

Since 1971, the number of single-parent families increased at a greater rate than other types of households, although the rate of increase has slowed since 1981 compared with previous years. In 1986, 9% of households were single-parent families.

Thirty-one percent of households in 1986 were non-family households. Of these, 80% were single people and 20% were unrelated individuals sharing accommodation. The proportion of non-family households may well be higher, since the census figures do not include people living in rooming houses, group homes, or other types of collective dwellings.

FIGURE 4

TYPES OF HOUSEHOLDS, RMOC, 1986



Source : Statistics Canada, Census of Canada, 1986

1.3 HOUSEHOLD INCOME

On average, households in Ottawa-Carleton have higher incomes than other households in Ontario and have enjoyed real increases in their purchasing power in the 1980s. In 1985 the average household income in Ottawa-Carleton was 13% higher than the Ontario average and 28% higher than the Canadian average. In 1985, the average household income in Ottawa-Carleton was $42,830, a 53%

increase from the 1980 average. This increase in income reflects real increases in purchasing power, since the Consumer Price Index showed only a 28% increase in the same period.

Household incomes have continued to be higher than that for Ontario. In 1990, the average household income in Ottawa-Carleton was $53,796, compared to $50,588 for Ontario.[1]

In contrast to the affluence of most households in Ottawa-Carleton, many households live at or below the poverty line. The poverty line is calculated by Statistics Canada to reflect family size and area of residence. The 1985 poverty line for a family of four in Ottawa-Carleton, for example, was $20,812. Based on such guidelines, 12% of households with children in Ottawa-Carleton lived below the poverty line in 1986. This group included 33% of single-parent families led by women and 7% of families with two parents in the household. The percentage of low-income families with children in Ottawa-Carleton was comparable to the 11% figure for Ontario.

1.4 POPULATION AND HOUSEHOLD PROJECTIONS (1991-2011)[2]

Projected changes in population provide the basis for estimating the number and type of households and housing units required in Ottawa-Carleton in the future. Appendix A provides more detailed population and household projections for areas within RMOC.

1.4.1 Population Growth

A population of 774,000 is projected for Ottawa-Carleton for 2001, an increase of 17% from the 1990 level of 658,790. The population is expected to reach 871,000 by 2011, an increase of 35% from 1989. While considerable, this growth is less than the 70% increase which occurred between 1961 and 1986.

Population growth will be strongest in the early 1990s, when an average annual growth rate of 1.9% is expected. Growth rates will decrease to 1.2% annually by the end of the period (2006-2011) as the population ages and natural increases (births minus deaths) diminish.

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1 Statistics Canada, Household Facilities and Equipment Survey and Survey of Consumers Finances, Spring 1990, unpublished data.

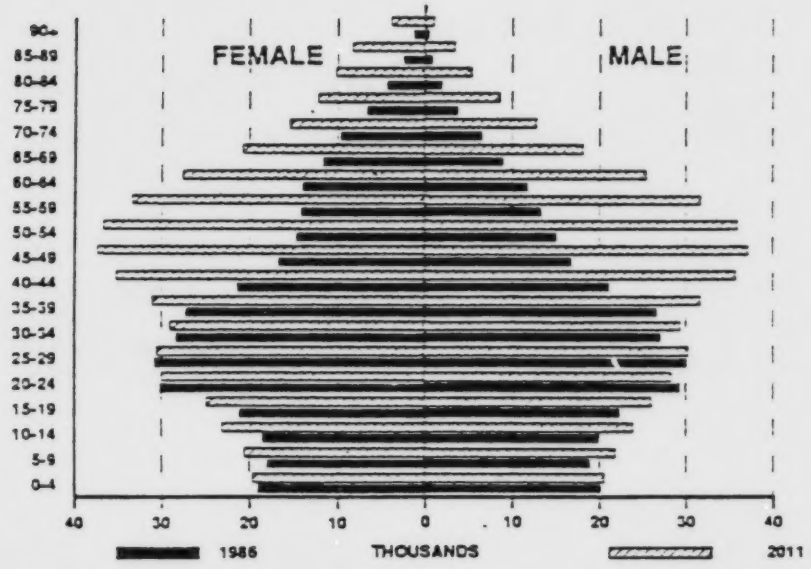
2 The Regional Group, "Update Report 1990, Household and Housing Projections, 1986-2001", April 1990.
RMOC, Planning Department, "1990 Update, Population Projections, Ottawa-Carleton, 1986-2011", April 1990.
RMOC, Planning Department, "Population and Dwelling Unit Projections for Ottawa-Carleton and Subareas, 1986-2011", October 1990.

These population forecasts assume a fairly high level of net migration (7,000 annually) to fuel growth. This level is lower than the 7,800 net migration levels experienced annually between 1981 and 1986, but is above the 5,600 average recorded annually between 1961 and 1986.

The age structure of the population will change. The fastest growing segment of the population in the next 20 years will be the age group over 45. Virtually all age groups above the age of 45 will double in size by 2011, while there will be almost no change in the size of any age group below 35 (Figure 5). The median age of the population in 2011 will be 40 years compared to 31 in 1986. Although women over 65 will continue to outnumber men significantly, advances in health care will improve the survival rate for men and increase their numbers. Since men over 65 tend to live as part of a couple, the housing demand by older couples without children is likely to increase.

FIGURE 5

POPULATION BY SEX AND AGE, RMOC
1986 VS. 2011



Source : RMOC, Planning Department

1.4.2 Household Growth

Between 1991 and 2001, the number of households in Ottawa-Carleton is expected to increase by 55,085, an increase of 21%. Another 53,975 households will be created between 2001 and 2011, an increase of 17% during the period.

Analysis of the increase occurring between 1991 and 2001 shows that approximately two-thirds can be attributed to increases in households headed by

persons 35-54 years of age and one-third, to households headed by persons aged 55 and older. The number of households in the 75 and older age group will almost double during the period and will comprise almost 8% of all households in 2011. No increase in younger households is forecast because the population below the age of 35 will remain constant over the next 20 years.

For all age groups, the projection assumes a decrease in the percentage of individuals heading their own household, as indicated by household formation rates. Household formation is expected to decrease for several reasons, including delayed home leaving for young adults, increased immigration by people who are more likely to live in extended families, and increased male survival over the age of 55.

The proportion of family and non-family households is not expected to change appreciably from 1986 levels, when 69% of households were family households and 31% were non-family household. The trend to smaller households is expected to continue, with an average size of 2.37 expected in 2011 compared with 2.66 in 1986 (Table 1). Households are expected to be larger in the urban centres outside the greenbelt, such as Kanata and Orleans, because these areas are attractive to families with children.

TABLE 1

AVERAGE HOUSEHOLD SIZE

	1986	1991	2001	2011
INSIDE GREENBELT	2.50	2.37	2.20	2.03
URBAN CENTRES	3.34	3.24	3.07	2.97
RURAL	3.22	3.12	2.92	2.85
RMOC TOTAL	2.66	2.57	2.46	2.37

SOURCE: RMOC PLANNING DEPARTMENT

2.0 TRENDS IN HOUSING SUPPLY

Maintaining an adequate housing supply is an important objective of the Regional Official Plan. The housing stock must be large enough to meet the housing requirements of a growing population while allowing for vacancies and the replacement of units lost through demolition and conversion.

2.1 CHARACTERISTICS OF THE HOUSING STOCK

The housing available to Ottawa-Carleton residents is largely determined by the current stock, with options considered in terms of tenure and unit type—single-detached, row or apartment units. In a region the size of Ottawa-Carleton, options are further defined by geography, by the housing types and tenure patterns in the area municipalities and on both sides of the greenbelt.

2.1.1 Housing Types

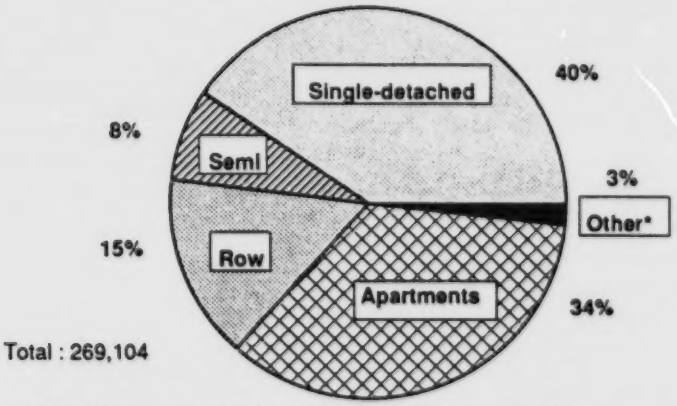
Single-detached dwellings were the largest component of the 1990 stock, comprising 40% of the 269,104 units in Ottawa-Carleton (Figure 6). Apartments comprised 34% of the units, followed by row houses (15%) and other forms, mostly multiples.

Ottawa-Carleton has a smaller percentage of single-detached units than most urban areas in Canada, with the exception of Montreal. Using 1986 census data as a basis for comparison, the percentage of singles in the stock was 41% in Ottawa-Carleton, compared with 43% in Toronto (and 57% for all of Ontario), 58% in Edmonton, and 52% in Halifax.

Housing within the Region's municipalities varies in terms of unit type. For example, the percentage of single-detached in the 1990 stock was 27% in Ottawa, compared with about 50% in Gloucester and Nepean and 85% in Rideau.

FIGURE 6

HOUSING TYPES, RMOC, 1990



* Mobile homes, rooming houses, farm houses, cooperatives
Source : Provincial Assessment, 1990

2.1.2 Tenure

In 1990, 50% of occupied dwellings were owner-occupied, a percentage that has changed little since 1961. The 1986 census indicates Ottawa-Carleton had the

second-lowest percentage of owner-occupied housing of all cities in Canada after Montreal. The 52% of units owner-occupied in 1986 compared with 64% for Ontario and 62% for Canada (and 48% for Montreal).

The percentage of units that are owner-occupied varies among the Region's municipalities, ranging from 27% in Vanier and 37% in Ottawa through to more than 80% in the other municipalities except for Nepean (60%), Gloucester (62%) and Kanata (77%).

Rental units are concentrated in the City of Ottawa, which contains 69% of all rental units in the Region. Only one half of the 122,953 rental units in the Region are located in apartment buildings of six units or more. The other rental units are row houses (21%), single-detached (8%) as well as various forms of multiple dwellings, mobiles and other types of units. Approximately 20,000 rental units are social housing units.

2.1.3 Distribution within the Region

In 1990, the City of Ottawa contained 47% of the Region's population and 54% of the Region's housing stock (Table 2). Fourteen percent of the housing stock is located in Nepean and 12% is located in Gloucester.

The urban areas outside the greenbelt, primarily Orleans, Kanata and Barrhaven, increased their share of occupied dwelling units to 15% of the Regional total in 1990, compared with 12% in 1986. In the same period, the share for all areas within the greenbelt decreased to 76% from 80%, while the rural share remained constant at 8%.

TABLE 2
1990 Housing Stock by Type and Municipality
RMOC

	SINGLE	SEMI	ROWS	APARTMENTS	OTHER	TOTAL
OTTAWA	39,584	11,604	17,039	73,569	3,558	145,354
VANIER	1,191	203	128	7,402	60	8,984
ROCKCLIFFE	683	8	16	47	1	755
GLOUCESTER	15,701	2,296	10,352	3,316	1,762	33,427
NEPEAN	18,748	4,246	8,774	5,405	831	38,004
GOULBOURN	4,274	52	354	199	443	5,322
KANATA	6,987	1,514	2,567	327	254	11,649
CUMBERLAND	9,550	478	1,003	549	783	12,363
OSGOODE	3,695	23	8	123	646	4,495
RIDEAU	3,294	10	8	158	397	3,867
W.CARLETON	4,152	12	14	72	634	4,884
TOTAL	107,859	20,446	40,263	91,167	9,369	269,104

Source: Provincial Assessment

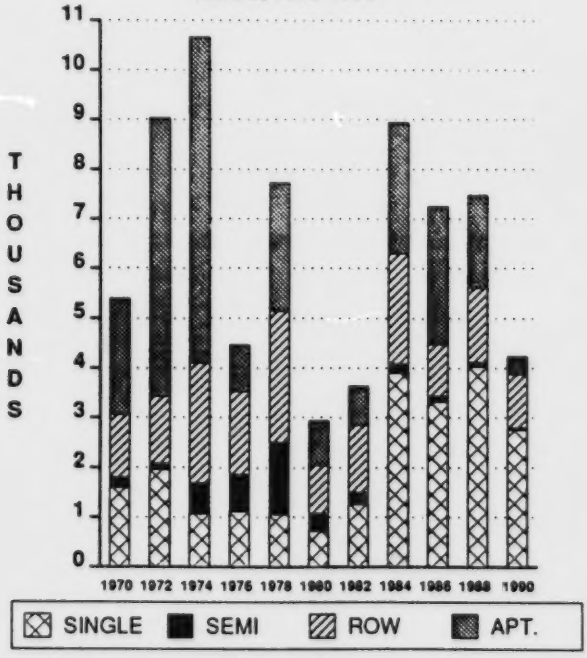
2.2 HOUSING PRODUCTION

Housing production over the last 20 years can be divided into four distinct periods. Between 1970 and 1975, housing production was at a very high level, averaging 8,328 units annually. Apartment construction was the dominant housing form with 63% of all completions during that period. Other multiple types accounted for over 20% of new units. Single-detached construction averaged only 1,340 annually and accounted for 16% of all construction.

Apartment construction decreased sharply in 1976 - from 5,723 units in 1975 to 932 units in 1976, and remained low to the end of the 1970s and through to the present. The decrease in apartment construction in the mid-1970s is frequently attributed to the introduction of rent controls in 1975. However, a number of other factors were at play. A change in tax laws made investing in rental properties less attractive; an over-supply of apartment units occurred as a result of the previous five years of construction; and development of large public housing apartment projects was discontinued. Also, investment in apartments became riskier as the younger population aged, reducing the demand for rental units from young households traditionally the primary market for rental apartments. An increase in other multiples (i.e. rowhouses and doubles) compensated somewhat for the decrease in apartment construction. Construction of all types averaged a relatively high 6,360 units annually during the latter half of the 1970s.

FIGURE 7

HOUSING COMPLETION BY TYPE, RMOC, 1970-1990



West Carleton was included beginning in 1987
Source : CMHC

The recession years, from 1980 to 1982 inclusive, were characterized by high interest rates and high unemployment. Housing production fell to an average of 3,180 units per year. Multiples, particularly row housing, remained the dominant structure type during the recession.

As mortgage interest rates decreased from 18% in 1981 to 13% in 1983 and the economic climate improved, pent-up demand resulted in a tripling of completions from the low point of 1981 to the high point of the decade, 1984. The change in production beginning in 1983 is striking in that total completions increased and the mix of units changed dramatically. Single-detached production jumped to an annual average of 3,600 units and accounted for 50% of completions between 1983 and 1989. Between 1978 and 1982, single-detached completions averaged 1,150 units annually and accounted for 25% of all completions. This change reflects a buoyant economy characterized by high employment, above-average incomes, and lower mortgage interest rates.

Since the release of the previous Regional Housing Statement, covering the period begining in 1984, a total of 47,471 units have been completed in Ottawa-Carleton for an average production of 6,781 units annually. This level of production exceeded the previous Housing Statement target of 5,550 units annually. While single-detached units accounted for half of all completions, there was also strong and stable construction activity in row housing, accounting for 21% of all completions. Since 1984, freehold and condominium row houses have provided families with a more affordable market substitute for single-detached dwellings.

In 1989 and 1990, as a result of a slowing economy, housing production has declined generally, particularly for privately-initiated rental units. The number of privately-initiated rental starts exceeded 1,100 units every year from 1981 through 1987. There were 978 private rental starts in 1988, 405 starts in 1989 and 600 in 1990. These low figures can be attributed to high interest rates, a surplus in the supply of condominiums (many of which are available to rent) and the effects of rent review legislation. Rental completions were far short of meeting the target of 2,100 privately-initiated rental units set in the 1985 Regional Housing Statement Update.

2.3 RENTAL HOUSING MARKET[1]

Between 1981 and 1990, average rents increased more than the rate of inflation for the same period. The CPI increased by 54% during the period while average rents increased by 71% for a bachelor, 74% for a one-bedroom unit, 87% for a two-bedroom unit, and 72% for a three-bedroom unit[2].

Average rents for newly completed units in 1990 were 28% higher than average rents for all rental units. Rents charged for newly completed units are higher than average rents for several reasons, including the need to recover land and construction costs. Also, new rental projects may be targetted to affluent tenant households, such as childless couples nearing retirement. Finally, initial rents are not controlled through rent controls and will be set as high as possible, in view of controlled increases in subsequent years. (The Ontario Government has recently introduced legislation establishing a two-year moratorium on rent increases above those allowed by the guidelines, in effect limiting rent increases to the rate of inflation).

Throughout the 1980s, the vacancy rate has been below the 2% to 3% level required to maintain a healthy rental market. The vacancy rate averaged 0.4% between 1981 and 1985 because of high net migration, increased household formation, the economic recession and the effects of rent review. Between 1986 and 1989 the vacancy rate increased somewhat to an average of 1.6%, but plummeted to 0.5% in October, 1990.

Vacancy rates for rental units built before 1976, which are generally the more affordable units, are lower than vacancy rates for newer rental units. Furthermore, the number of lower priced units (average rents or below) decreased by an estimated 40% between 1981 and 1990 as a result of demolitions, fire, conversions, or simply increased rent. Most of the loss of rental units occurred inside the greenbelt, where the majority of affordable rental units are located.

Private rental construction during the last decade has been characterized by a shift to higher priced rental units and production of condominium units which are rented. In 1990, 42% of condominiums were rented. To circumvent provincial and municipal restrictions on condominium conversions, builders since the late 1970s have been registering new rental units as condominiums and marketing them as tax shelter investments. However, these units may revert to ownership tenure because their market rents have fallen short of projections and

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1 For more information on rental housing, see the discussion paper "Private Rental Housing in Ottawa-Carleton", RMOC, Planning Department, November 1990.

2 CMHC, Rental Market Report, October 1990

because most of the tax benefit of the rental tenure is depleted after seven to 10 years. Any loss of these units would further tighten the private rental market.

Ottawa-Carleton is experiencing a serious shortage of rental accommodation which will become acute if privately-initiated rental starts remain at recent levels. Since the early 1970s, most private sector rental starts have been subsidized through various loan, grant or tax shelter programs. No major government programs are currently in place to stimulate private rental construction. Without incentives, the private sector does not appear to be responding to the demand indicated by ongoing low vacancy rates.

2.4 OWNERSHIP HOUSING MARKET

House prices in Ottawa-Carleton have increased considerably during the last decade, with the greatest increases experienced during the first half of the 1980s. Resale house prices increased by 71% to 1985, and by 31% between 1985 and 1990. Recent data available for new housing prices indicate that new singles increased by 46% between 1985 and 1990, rising from a median price of $133,500 in 1985 to $195,000 in 1990. The recession beginning in 1990 dampened but did not reverse the price increase trends of the 1980s.

Prices of newly constructed homes are significantly higher than the price of resales. The average price of a new single-detached house in 1990 was $205,000, 29% higher than the average resale price of $159,000 for a single-detached house recorded that year. Comparable differences between new house prices and resale values were also observed for apartment condominiums and row houses (Table 3). Nevertheless, the price of new homes affects the resale market directly. An increase in the price of new homes can be expected to generate an increase in the price of a resale.

Increases in the cost of land account for much of the increase in new house prices and much of the difference between new house prices and resale values. The new housing price index developed by Statistics Canada shows the land component of new housing prices in Ottawa-Hull contributed substantially to price increases between 1986 and 1990. In September, 1990 the new house price index (housing and land) was 122.7 while the index for land only was 146.4, using 1986 as a base year.

Land prices increased by 200% between 1980 and 1989, reflecting periodic constraints in the serviced land supply, increased development charges, and more restrictive engineering and planning standards. Serviced land has increased in price from approximately $400 per front foot in 1980 to $600 in 1984 and to $1,200 in 1989. As a result of economic uncertainty, land values decreased to $1,000 per front foot in 1990.

The imposition of development charges directly on the developer in the 1980s is a major factor contributing to the increase in land prices. These charges, and the

cost of financing them, are passed on to the buyer in the form of a higher land price, and so is the cost of a large number of necessary permits and the time

TABLE 3
Housing Sales, 1989 and 1990, RMOC

	1989			
	Average Price Resale	Resale Units Sold	Average Price New Units	New Units Completed
Row Freehold / Condo	$103,380	1,741	$135,670	1,121
Apt. Condo	$108,265	680	$165,000	444
Singles	$154,440	5,652	$198,500	3,385

	1990			
	Average Price Resale	Resale Units Sold	Average Price New Units	New Units Completed
Row Freehold / Condo	$107,600	1,565	$139,185	1,121
Apt. Condo	$99,000	664	$165,000	418
Singles	$159,000	5,025	$205,000	2,702

Source : Real Estate Board of Ottawa-Carleton
CMHC

expended in acquiring them. Since 1985, municipal and Regional development charges have tripled or in some cases, quadrupled. For example, the combined development charges in Kanata totalled $11,849 in 1990 for a single-detached house, compared with $2,830 in 1985.

2.5 VACANT LAND SUPPLY[1]

The Regional Official Plan provides for future residential development by designating land for urban development and by clearly stating where urban development will be permitted. The amount of land designated is based on past land consumption as well as projected requirements including a suitable margin of surplus. The projection of land requirements assumes that approximately 16% of the projected housing demand will be met through residential intensification. The projected annual land requirement for the 1991-2001 period is 167 net hectares, a requirement below the yearly average of 175 net hectares consumed between 1986 and 1990.

As of December 1990, there were 2,152 net hectares of vacant urban residential land in Ottawa-Carleton designated for active development with a total development potential of approximately 65,000 units.[2] This represents 13 years of land supply and meets the requirements of Ontario's Policy Statement for Land Use Planning for Housing.

The amount of vacant registered and draft approved land available in December 1990 amounted to 783 net hectares. Based on forecast demand, this represents a 4.7-year supply which surpasses the provincial three-year requirement. 36% of the total vacant residential land supply was in registered or draft approved plans (Figure 8).

Between 1981 and 1987, residential land consumption in Ottawa-Carleton increased significantly, particularly in the new urban centres such as Orleans, Kanata and Barrhaven. The average annual consumption of urban land increased from 365 gross hectares between 1961 and 1971 to 389 gross hectares between 1971 and 1981, and 428 hectares between 1981 and 1986. These increases are due mainly to lower housing densities associated with the production of single-detached dwellings in the 1980s. As a result, low density residential development in the urban centres outside the greenbelt occupies 25% of the urban land in Ottawa-Carleton and is the largest single use of land.

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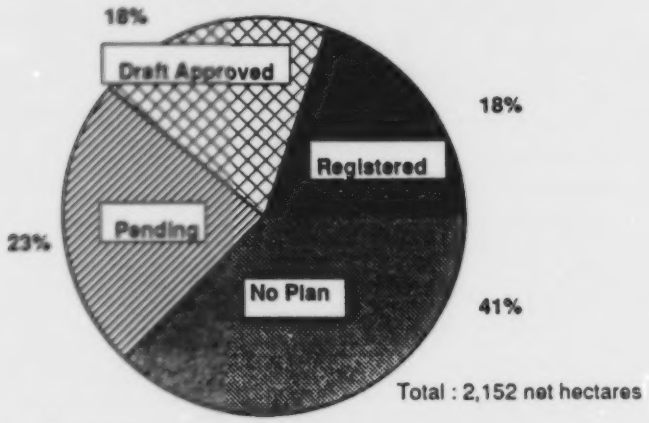
1 For more detail, see "Vacant Urban Residential Land Survey, 1990", RMOC Planning Department.

2 These figures exclude the Orleans Expansion and most of the South Urban Centre where planning studies are still underway.

FIGURE 8

TOTAL RESIDENTIAL LAND SUPPLY, RMOC, 1990



Source : RMOC, Vacant Urban Residential Land Survey (1990)

Since 1988 however, the land consumption rate has dropped as a result of higher density single-detached development and an overall increase in the number of medium density (rowhouse) developments. A shift in consumer demand generated by the recession contributed to this change.

2.6 LAND SERVICING

The Region influences the location, timing, and scale of development by providing the necessary infrastructure. Part 2 and 10 of the Plan outlines the development and servicing strategy for Ottawa-Carleton. It indicates the areas where the regional watermains and trunk sewers will be extended. The detailed servicing sequence for the urban area, as stated in the Official Plan, is best determined each year when Council reviews its program of capital expenditures.

In the urban areas, municipal water and sewer services are prerequisites to development and their provision is often the catalyst that encouraged development in particular locations. It is one of the Region's objectives to extend regional watermains and trunk sewers to the urban area so that there will be sufficient serviced land, region-wide, to support a 10-year building program for residential units. The supply of land serviced with regional trunk sewer and water mains represents a 9.9-year supply, meeting the objective of a 10-year serviced land supply set in the Regional Official Plan.

As ageneral principle, services are not provided beyond the urban area. In certain circumstances, services may be required in rural areas where the safety of the population is at risk. Contaminated water supply systems or faulty sewage disposal systems may require municipal services, in accordance with the Regional Plan.

PART TWO - HOUSING NEEDS OF A DIVERSE POPULATION

Many households have housing requirements or other needs that make it difficult for them to find adequate and affordable housing in the community. In Ottawa-Carleton, these households include seniors, low-income households, and households with various needs stemming from their health status or social circumstances.

The forecast increase in the number of seniors has led to a reconsideration of how best to meet their needs for smaller, more accessible units, opening new options for discussion. Some seniors require housing and support services, a combination required by many people in Ottawa-Carleton, including persons with physical or psychiatric disabilities, legal offenders, troubled youths, persons with addictions or women fleeing an abusive situation. Many of these people with special needs also have low incomes, and provision of an adequate supply of affordable housing is key to meeting their needs. The general shortage of affordable rental units and the large number of low-income households continue to challenge social housing providers and create pressures in the private housing market.

3.0 HOUSING AFFORDABILITY[1]

Historically, households have been expected to spend no more than 25% of their gross income on rent. The traditional concept of "a week's wage for a month's rent" held until the early 1980s when expenditure of 30% of income on rent gained acceptance as the measure of affordability. The commonly accepted measure is now 30% of gross income for rent or payments on mortgage principal, interest and taxes.

Use of either the 25% or 30% rent-to-income ratio is arbitrary, since some households can comfortably pay more than 30% of their income for accommodation while others may have difficulty with 25%. In the early 1970s, the Ontario Housing Corporation recognized the difficulty that low-income households may have in paying 25% of their income on rent and developed a sliding scale, which eventually became the basis for rent-geared-to-income housing.

3.1. AFFORDABILITY OF RENTAL HOUSING

As in most cities, housing affordability problems in Ottawa-Carleton historically have been experienced most acutely by tenants. In addition to the high cost of

1 For more detail, see "Affordability of Housing in Ottawa-Carleton", RMOC Planning Department, April 1990.

rental housing, tenants' affordability problems stem from their low levels of income. In 1985, for example, the median income of tenant households in the RMOC was estimated at just over $25,000 compared to a median of $38,000 for all households, and a median of $50,000 for homeowners.

In 1986, one in six tenant households in non-subsidized housing, or more than 13,000 households, were paying more than 50% of their income on rent. One in three tenant households in non-subsidized housing, or 30,000 households, were spending more than 30% of their income on rent. Sixty percent of these households had incomes below the poverty line, the low-income threshold defined by Statistics Canada to reflect household size and the size of the urban area where the household lives. Most of these low-income households spending more than 30% of their incomes on rent were non-family households (55%) and lone-parent families (27%). Non-family households (mostly single persons) and lone-parent households, are over-represented in this group, since non-family households constitute only 30% of all tenant households and single-parent households constitute only 10% of tenant households.

Between 1981 and 1986, the number of tenant households spending more than 30% of their income on housing increased by 6,035 households, an increase of 25% from 1981 figures. During this period, the percentage of tenants with affordability problems living in Ottawa and Vanier decreased to 80% from 85% of all such households in the Region while Nepean and Gloucester's share increased to 16% from 12.5%. Nevertheless in 1986, nearly 75% of the Region's 30,000 tenants with affordability problems lived in the City of Ottawa.

3.2 AFFORDABILITY OF HOMEOWNERSHIP

A household's ability to afford homeownership depends on income and cost factors such as house prices, mortgage interest rates, and municipal taxes. A buoyant economy in the mid to late 1980s contributed to a significant increase in the number of homeowners in Ottawa-Carleton. The number of homeowners increased from 100,400 in 1981 to 117,200 in 1986 and by 1990, there were more than 134,800 homeowners in the Region.

An estimated 12,670 homeowners, 11% of all homeowners, reported spending more than 30% of their income on housing costs in 1986. This figure represents a slight decrease in the percentage of homeowners spending more than 30% of their income on housing, a decrease from 12% in 1981 to 11% in 1986.

Average resale house prices in Ottawa-Carleton increased by 71% during the first half of the 1980s and by 40% during the second half. Despite these increases, the real cost of home ownership actually decreased because of falling mortgage interest rates and a 50% increase in incomes during the period.

Since 1986, homeownership costs have stabilized, although higher taxes and an increase in interest rates were observed in 1989 and 1990. Potential first-time

homebuyers are hit hardest by these increases, which boost the income required for homeownership. In 1990, the income required to purchase the average-priced house was 10% higher than in 1989.

3.3 FIRST-TIME HOMEBUYERS

Many tenant households in Ottawa-Carleton aspire to home ownership, although the number of such households is difficult to estimate. In 1986, there were approximately 56,000 tenant households in market rental housing in the Region with no housing affordability problem, suggesting that they may be capable of saving for their first owned home[1]. More than 50% of these households were headed by persons between the ages of 15 and 34, the age group including most first-time buyers. The median age of first-time buyers, as surveyed by Royal LePage, is 32 and over two-thirds of all homebuyers in the Region are between 20 and 39 years of age[2].

Families are more likely to be first-time homebuyers than are non-families. According to Royal Lepage, 80% of all first-time buyers in 1990 were families, mostly couples without children.

CMHC estimates that the percentage of tenants that can afford to buy homes has decreased in the RMOC during the last few years.[3] Fewer than 20% of tenant households could afford to purchase a modest home in 1990, compared with 25% in 1989. The income required to purchase a house has increased more than household incomes as a result of increases in mortgage interest rates, house prices, property taxes, and heating costs. According to CMHC, an income of $54,000 is required to purchase a typical starter home priced at $116,000.

New rowhouses, priced on average at $140,000 in 1990, are affordable to fewer than 15% of all tenant households. The resale market provides the most options for first-time homebuyers, and in 1990, accounted for 80% of the affordable market, according to Regional estimates.[4]

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1 These were tenants who were spending less than 25% of their income on rent.
2 Royal Lepage National Survey of Real Estate Consumers, June 1991.
3 CMHC Affordability Indicator, Canadian Housing Markets, September 1990.
4 Estimates prepared by the Regional Planning Department, based on data from CMHC, and the Real Estate Board of Ottawa-Carleton. (See Section 9.8.3 and Appendix B).

4.0 SOCIAL HOUSING[1]

Social housing provides one solution to housing affordability problems in Ottawa-Carleton. Social housing includes all forms of rental housing for low-income and moderate-income households and housing which contains units with subsidized rents, below-market rents and/or rents geared-to-income (RGI). In Ottawa-Carleton, social housing is provided by a provincial agency, municipal and private non-profit corporations, and non-profit cooperatives.

4.1 DEMAND FOR SOCIAL HOUSING

The demand for social housing is difficult to measure. However, it can be gauged using several information sources. The most important of these are: the 1987 survey of demand for non-profit housing, current social housing waiting lists, 1986 census data on shelter affordability, and records of emergency shelter usage. These sources together indicate substantial demand for social housing, although each suggests a different level of demand.

In September 1990, 3,754 households were on waiting lists maintained by the two major providers of social housing in the Region, suggesting a need for 3,700 new units. A greater demand is indicated by the 1987 Regional survey which found a need for 10,648 additional units, including 6,380 for households with core needs eligible for the greatest subsidies. Finally, if all households paying more than 50% of their income on housing are considered, 13,000 new units of social housing are required.

The nature of the demand has shifted in the last three years to an immediate need for housing for singles and childless couples (as evidenced by all indicators discussed above). Also, the 75% increase in the use of emergency housing between 1985 and 1990 reveals a growing population of single homeless people.

The 1987 survey of need found 52% of all demand was created by singles and childless couples (non-family households) followed by family households (34%) and seniors (14%).[2] The demand for non-family units is concentrated in Ottawa, accounting for three of every four non-family households in need.

Two factors have contributed to the substantial number of non-family households waiting for social housing. Non-family households (other than seniors) became

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1 For more information on Social Housing, see the discussion paper "Social Housing in Ottawa-Carleton, Catching Up to the Demand", RMOC, Planning Department, August 1990.

2 For the purposes of the survey, family households were defined as families with children. Non-family households included single person households and households with two or more people but no children.

eligible for social housing for the first time in 1988, thus creating an immediate increase in waiting lists. As well, government policies promoting deinstitutionalization of persons with psychiatric disabilities has increased the number of these persons seeking housing in the community and many are homeless or at risk of becoming homeless.

Families, especially single-parent families, still create considerable demand for social housing. Families with children accounted for about one-third of the demand indicated in the 1987 survey and they comprised more than half of the households on the September 1990 waiting lists for social housing.

Despite an increase in the population age 65 and over, the demand for social housing for seniors has decreased during the last decade. Seniors accounted for about 14% of the demand indicated in the 1987 survey and comprised 15% of households on the September 1990 waiting lists for social housing. Overall, senior households comprise about 15% of total RMOC households.

While about 70% of the demand for social housing occurs in the City of Ottawa, there is also significant and growing demand in the other urban municipalities in the Region. These municipalities account for about 30% of the demand for social housing, measured both in terms of the 1987 survey of need and 1986 census data on households with housing affordability problems.

Given the recession that began in 1990, ongoing low vacancy rates, and the continuing loss of affordable private rental units, demand for social housing will likely increase during the next decade.

4.2 SUPPLY OF SOCIAL HOUSING

Of the total 1990 rental stock of approximately 123,000 units in Ottawa-Carleton, about 20,000 units, or 16% of the total, can be classified as social housing. When the first Regional Housing Statement Update was prepared in 1985, there were 14,845 social housing units comprising about 14% of the rental stock .

The Ottawa-Carleton Regional Housing Authority (OCRHA), a Provincial agency, administers housing built by the Ontario Housing Corporation during the 1960s and 1970s as well as 1,595 rent supplement units provided through the private sector. Altogether, OCRHA administers about half of the social housing units in the Region, including those commonly thought of as public housing.

The balance of the social housing stock is provided by municipal non-profit corporations (26%) and by co-operative and private non-profit corporations (20%).

Table 4 shows the distribution of social housing by tenant type for each municipality in 1990. Of the total stock intended for specific types of households (excluding the rent supplement units), 35% are targeted to seniors and 51% are targeted to family households. Six percent — or 1,167 units — have been developed for a mixed group of tenants, including singles and childless couples. For the most part, these units represent the newer non-profit and co-operative housing and are a response to the demand from needy singles.

TABLE 4

Distribution of Social Housing by Tenant Type,1990

	Senior	Family	Mixed/ Single	Rent Supplement	Total
Ottawa	6,049	8,766	1,088	1,054	16,957
Nepean	349	407	0	227	983
Gloucester	0	456	39	259	754
Kanata	40	213	0	55	308
Vanier	234	57	40	0	331
Cumberland	24	0	0	0	24
Goulbourn	64	0	0	0	64
Osgoode	82	8	0	0	90
Rideau	45	0	0	0	45
Rockcliffe	0	0	0	0	0
West Carleton	25	0	0	0	25
Total	6,912	9,907	1,167	1,595	19,581

Source: Ministry of Housing, 1990

4.3 PRODUCTION OF SOCIAL HOUSING

The current system of delivering new social housing units relies on the non-profit and co-operative housing sectors, which together completed an average of 500 units annually between 1985 and 1989, rising to 676 in 1990. (These completions however, did not meet the target of 800 social housing units adopted in the previous Regional Housing Statement Update). There are more than 60

producers of social housing in RMOC, including municipal non-profit housing corporations in Ottawa, Nepean, Gloucester, Vanier, Cumberland, West Carleton, Osgoode, Rideau, and Goulbourn. Only Kanata and Rockcliffe Park are without a municipal non-profit corporation. Of the active producers, City Living (the City of Ottawa's Non-Profit Housing Corporation) is by far the largest, operating 95% of all municipal non-profit housing in the Region and 52% of all non-profit and cooperative housing in the Region.

The system for delivering social housing in Ottawa-Carleton has failed to achieve a fair distribution of housing across the Region. Municipalities outside the City of Ottawa accounted for 38% of all housing and 58% of all housing starts in the Region in 1988, 33% of all surveyed demand for social housing, and 31% of all households with affordability problems, but contained only 10% of all social housing.

Municipal non-profit corporations and the other producers have been unable to produce more units outside the City of Ottawa for several reasons: a lack of appropriate and affordable land, an inadequate provincial allocation, inflexible provincial requirements, and lack of expertise and adequate staff support. An increase in activity by the municipal non-profit housing corporations is improving the distribution.

All social housing providers are having difficulties with low levels of allocations and tight budgets. Since the late 1980s, Ontario received a smaller allocation of units under federal-provincial arrangements and in turn directed a smaller percentage of these units to Eastern Ontario. Social housing producers that receive an allocation must develop units within the Maximum Unit Prices (MUP)[1] for land and construction determined by senior governments. The MUP for Ottawa-Carleton did not increase between 1989 and 1990, despite increases in development charges and the costs of land and construction. Building within MUP values has become very difficult, particularly inside the greenbelt, because most residential land there has been developed and prices of the remaining sites are high.

In addition to these barriers to production, there is opposition to social housing in some communities, particularly in cases where residents have not been well-informed about social housing generally.

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1 Maximum Unit Price, MUP guidelines are developed for each region for each housing type eligible under the Provincial and Federal housing programs.

5.0 SENIORS HOUSING[1]

By 2011, one of every five households in the RMOC will be headed by a senior aged 65 and over, according to RMOC projections. Housing demand will therefore be shaped significantly by the needs of an aging population, needs which are not entirely satisfied in the current housing stock or by current models of housing and service delivery.

5.1 THE SPECIAL NEEDS OF SENIORS

As with other vulnerable groups in society, seniors are faced with various problems that affect their ability to obtain adequate and affordable housing. Senior homeowners on fixed incomes have difficulty meeting rising property taxes and maintenance costs, while senior tenants face rent increases and the possibility of eviction following conversion of rental units to condominiums or to upscale units as part of the gentrification of old neighbourhoods. Through time, both groups may find that various disabilities make it difficult to manage with stairs, bathroom fixtures, or other aspects of their housing. As needs change, elderly people in rural areas have more limited housing options than can be found in urban areas, and many are forced to leave their community.

The growth of the elderly population, especially the older and more frail population, also creates major pressures on the health care system. The Province of Ontario has responded to the need to control health care costs and provide more suitable services by introducing a long-term care reform which will have a profound impact on seniors' housing. The reform will have two major thrusts: support for community living and reform of the institutional care component. The range of services available in the home will be expanded to enable seniors to remain in their own homes longer and community-based alternatives to institutional care will be developed.

5.2 SENIORS IN OTTAWA-CARLETON

In 1986, 52% of the 35,580 households headed by seniors in Ottawa-Carleton owned their own homes, an increase since 1981, when 47% of senior households owned their home. This increase likely reflects the improved financial and health status of many seniors.

Occupancy of single detached houses have also increased; 40% of senior households lived in single detached units in 1986 (Figure 9) compared with 37% in 1981. However, the likelihood of seniors occupying an apartment increases with age. In 1986, 58% of households headed by a senior 75 and over were in

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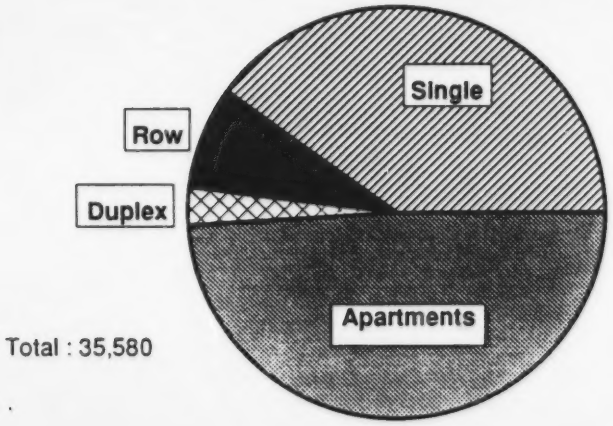
1 For further details, see "Seniors Housing: Issues and Options" RMOC, Planning Department, May 1990.

Figure 9

SENIORS PRIVATE HOUSEHOLDS BY DWELLING TYPE, RMOC



Source : Statistics Canada, 1986

apartments, compared to 49% of households in the 65-74 age group (and 49% of all senior households).

Most people over the age of 65 live in private households and only 10% live in collective dwellings such as hospitals, nursing homes and boarding homes. As many as 30% of seniors live alone and 82% of seniors living alone are women.

More than 6,800 seniors in Ottawa-Carleton live in social housing. Seventy-two percent of these units are managed by the Ottawa-Carleton Regional Housing Authority and the others are managed by municipal non-profit, private non-profit, and co-operative housing corporations. Most social housing units for seniors (87%) are located in the City of Ottawa, although municipal non-profit corporations in the Region's rural townships have all developed housing for seniors. Most social housing units for seniors are bachelor or one-bedroom apartments.

The average income of senior households has increased more than the average income of all households between 1981 and 1986. During this period, senior household incomes increased by 52%, compared with a 50% increase for all households. Although the percentage of seniors living below the poverty line has decreased between 1980 and 1986, 22% of senior households in 1986 had incomes below the poverty line. Most of these households (79%) were headed by women. Seniors living alone had substantially lower incomes than senior couples. Senior singles had average incomes of $17,000 in 1986, compared with $45,004 for senior couples.

5.3 TRENDS IN SENIORS HOUSING

Housing for seniors developed during the next 20 years must respond to the needs of both low-income seniors and financially-secure seniors who expect a choice in housing and have the means to obtain it. Both groups share an interest in accessible housing, retirement communities, and options that enable them to remain in their home community.

Financially secure and independent seniors will expect a greater choice of accommodation and services that will enable them to maintain independent lifestyles and financial self-sufficiency for as long as possible. The financial security of seniors as a group will improve as more people who have contributed throughout their careers to pension plans reach retirement age, and as many seniors will have equity in their own homes. As well, increased life expectancy for males will increase the number of senior couples, who typically have higher household incomes than single seniors.

However, housing affordability problems are likely to persist among seniors on fixed incomes, particularly for women over 65 living alone. In 1986, one in five seniors was paying more than 30% of his or her income for housing and one in twelve was paying more than 50% for housing. The number of seniors with such affordability problems will likely increase as the total number of seniors increases over the next two decades.

Regardless of income, seniors will be living independently in the community for as long as possible through the use of support services and a smaller percentage will turn to institutionalized facilities. Some seniors will no longer need the large homes where they raised their families and smaller units that are easier to maintain will become more attractive. Seniors may become more interested in the housing options provided by housing co-operatives and private non-profit corporations, which allow residents a role in the design and management of the project.

The special needs of seniors will have a direct impact on the design and location of seniors' housing. The desire among seniors to remain independent even while becoming more frail can be met by housing that is designed or adapted to be "senior friendly". Design features such as railings, accessible cupboards and wide hallways could become standard.

Seniors also prefer to live close to other seniors and to the commercial, social and health services they need. Seniors' preference for communities where their interests and activities can be shared has led to a growing interest in housing projects such as retirement communities that provide a variety of recreational and support services.

Seniors will be looking for housing options that will allow them to stay in their communities throughout the Region. As the population ages in the new urban

centres outside the greenbelt, communities such as Kanata, Orleans and Barrhaven will have to find ways to accommodate their seniors. Already seniors living in rural areas of the Region have limited housing options and may be forced to leave their community when they become more frail. The population over 55 is fairly high in rural municipalities; however, many seniors over 65 need to move to urban areas for services and care. Housing options for seniors in rural areas include garden suites, accessory apartments and home sharing. These options are particularly suitable to rural areas because of their minimal servicing requirements and the character of the development.

Regional Council has recently voted to amend the Regional Official Plan to specifically identify garden suites as an acceptable housing option and develop the appropriate policies to encourage and guide their location. The Region also provides a successful home-sharing program which helps seniors share their homes or find shared accommodation.

6.0 HOUSING FOR PEOPLE WITH SPECIAL NEEDS[1]

For a variety of reasons, many residents of Ottawa-Carleton require a combination of housing and support services which enable them to hold their place in society. The people who require housing and support services include persons with physical, developmental or psychiatric disabilities, legal offenders, troubled youths, persons with alcohol and drug addictions, or women who are pregnant and alone or who are fleeing an abusive situation. Many people who need housing and support services have more than one need and thus require a combination of supports.

6.1 HOUSING AND SUPPORTS

The challenge of responding to the multiple needs of individuals is one factor contributing to a move towards separating housing and support services. While the need to continue group homes with on-site treatment and training programs is pressing, other options are also needed. For example, many persons with special needs could function well in a co-operative or individual apartments, with support provided daily or less frequently in response to individual and changing

1 This section draws on several documents, including unpublished RMOC reports, as well as Social Planning Council of Ottawa-Carleton. 1988. Housing and Supports. Preliminary Report; Social Planning Council. 1987. A Framework for Development of Special Needs Housing. A Policy Paper; and Task Force on Resources to Homeless Women. 1990. Report of the Task Force on Resources to Homeless Women. A Proposal to Estabish a New Emergency Shelter for Homeless Women in Ottawa-Carleton. Social Planning Council of Ottawa- Carleton.

needs. Provision of services independent of the individual's housing arrangement also increases security of tenure, which may be threatened when an individual no longer requires the program offered through a home and graduates to an uncertain future.

For many groups, the move to develop a range of housing options and portable, flexible support services is more theory than practice. While a 1988 report listed about 50 facilities with 24-hour programs developed for the unique needs of various special needs groups (plus a smaller number of facilities with less intensive support), most facilities are operating at full capacity.[1] Reviews of the housing needs of individual special needs groups invariably report considerable unmet needs, frequently citing the use of emergency housing and domiciliary hostels by their clientele as an indicator of need.

Emergency housing and domiciliary hostels, operated privately as supervised boarding homes with subsidies from Regional Social Services, serve as a catch-basin for many people with one or more special needs. While emergency housing is considered as interim housing for persons with no other options, domiciliary hostels are viewed as long-term housing. However, social workers working with the residents in domiciliary hostels believe 80% would be better served in a specialized hostel, a group home, or another living arrangement.

6.2 SPECIAL NEEDS AND THE HOMELESS

Government policies favouring community living over institutional forms of care for persons with psychiatric, physical and developmental disabilities have created much of the need for special needs housing in the community and, at the same time, have contributed to the increase in homelessness in Ottawa-Carleton. In particular, the psychiatrically-disabled require some level of support to maintain themselves in permanent housing and without such supports, fall into the ranks of the homeless.

Other factors which have increased homelessness in Ottawa-Carleton are a diminishing supply of affordable housing due to demolitions, conversions and low levels of rental housing starts; the inadequacy of social assistance programs to cover shelter costs; and long waiting lists for social housing with rents geared to income. During the International Year of Shelter for the Homeless, the homeless were defined as people without shelter of any kind; people who use the emergency housing system as permanent housing; and tenants who live in over-crowded, substandard housing and/or pay more than 50 per cent of their income on housing.

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1 Social Planning Council of Ottawa-Carleton, Housing and Supports, 1988.

Emergency housing for homeless men, women and families is provided by the Regional Municipality of Ottawa-Carleton, churches and other non-profit organizations. Homeless families are accommodated in family shelters in Ottawa and Gloucester operated by RMOC, with records showing 140 families were served in the first six months of 1991. Families need emergency housing because of a relocation to the Region, eviction, lack of space in transitional housing, or family breakdown. About one quarter of the families using emergency housing in 1991 were refugees or immigrants.

In 1991, the Region's Social Services Department subsidized 266 emergency shelter beds for single men and women in six shelters, with an additional number of beds subsidized in the YM/YWCA as need arised. Characteristics of shelter users have not been well documented, although in 1989 staff estimated 42% had a psychiatric disability, excluding substance or alcohol abuse. A profile of single women using emergency shelters between November, 1989 and June, 1990 found that almost two-thirds had used shelters previously and three shelters indicated that up to half of their beds were occupied by long-term residents.[1]

6.3 PROFILES OF THREE SPECIAL NEEDS GROUPS IN OTTAWA-CARLETON

Psychiatrically Disabled Persons. In 1989, there were an estimated 2,500 persons with chronic psychiatric disabilities in Ottawa-Carleton. About half of these individuals require supportive housing, primarily provided in the RMOC through the Domiciliary Hostel Program.[2] Under this program staff provide 24 hour supervision and some assistance in coping with daily activities. Housing with lower levels of support is available from several non-profit organizations. Arrangements vary: staff may be available on call or during scheduled periods, and residents may be expected to help prepare meals or to participate in programs outside the home, for example.

The number of psychiatrically disabled who require supported housing is far greater than the number of spaces available. While an estimated 1,250 to 1,375 persons require supported housing, only 695 spaces are available. These include 553 spaces in domiciliary hostels with 24-hour support and 142 in housing with

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1 Jean Sorensen, Proposed Principles and Components of a Residential and Services System for Homeless and Vulnerable Single Women in Ottawa-Carleton. Residential Services, RMOC, Social Services Department, 1990.

2 Canadian Mental Health Association. Ottawa-Carleton Branch. Workshop Documents for "Planning for the 90s: The Graham Report Housing Services of the Psychiatrically Disabled". December 1, 1989. Royal Ottawa Hospital.

varying levels of support. The number of new spaces needed is estimated at 555 to 680.

New directions in housing for the psychiatrically disabled recognize that housing and support services are inter-related.[1] The psychiatrically-disabled need a range of permanent housing options which serve as a venue for support services tailored to the changing needs of each resident. Ideally, ongoing case management by a social worker would provide individuals with personal support, assistance with finances, shopping and other activities of daily living, and liaison with agencies providing services the individual requires. Individuals who move from one form of housing to another (for example, from a shelter to a rooming house) would continue to receive the support of the case manager. The psychiatrically disabled also need a larger voice in the planning of new housing options and in the management and daily operations of supportive housing.[2]

Physically-Disabled Persons. An estimated 12.5 per cent of persons living in the community in Ottawa-Carleton have some form of physical or other disability, according to a 1989 Statistics Canada Survey[3]. These figures show that two-thirds of disabled persons in the Region are aged 15 to 64 and somewhat less than one-third (27%) are aged 65 and older. Disabilities were most frequently reported in the areas of mobility, agility (i.e., limits on ability to bend, dress, use fingers to grasp or handle objects) and seeing and hearing, or combinations of these.

Surprisingly few disabled respondents aged 15 or older (6% or fewer) reported they had made various modifications to their housing. However, a larger number indicated various modifications were required to assist them in their daily living, with 11% indicating a need for modifications to the kitchen and 20% indicating a need for modifications to the bathroom.

Housing specially-designed for persons with disabilities is provided by municipal and private non-profit housing corporations, co-operatives, and the Ottawa-Carleton Regional Housing Authority. Group homes and apartments with attendant services are also operated by various organizations. Vacancies in the accessible housing stock are often filled through Homelink, a registry operated by the RMOC to refer disabled people to accessible private or non-profit housing units. In 1990, Homelink received calls from 131 new clients and approximately 129 households were referred to 23 vacancies registered with

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1 CMHA. 1989.

2 Canadian Mental Health Association. Ottawa-Carleton Branch. 1988. No New Tale to Tell. A Report on Housing for Individuals with a Psychiatric Disability in Ottawa-Carleton. Donna Pettey and Marnie Smith.

3 Statistics Canada, Health and Activity Limitation Survey, 1987.

Homelink. The office has identified an inventory of 830 units in RMOC that are accessible to some degree. It has increased its educational activities with home builders and social housing providers to help increase production of accessible housing.

In addition to accessible housing, disabled persons need affordable housing. Disability limits the kind or amount of work possible for almost 80 per cent of disabled persons aged 15 to 64 in the Region, and only 30% are employed. Among all disabled persons over age 15, 60% reported total incomes of $10,000 or less in 1986/87, according to Statistics Canada.[1]

Survivors of family violence. Housing is a priority need of abused women and their children because it opens an opportunity to escape an abusive environment. The three emergency shelters for abused women in the Region can accommodate about 55 people. A second-stage shelter provides 16 units that are available for six to 12 months, while the woman seeks permanent housing.

A survey on the emergency housing needs of battered women found that while the number of emergency shelters is inadequate, the main housing need of this group is permanent housing. A committee of the Social Planning Council of Ottawa-Carleton found that many women stay in emergency housing for long periods because they cannot find affordable permanent housing. Others return to abusive situations.[2] The survey also found that access to shelters and other services were not available equally to all women within the Region, and identified unmet needs among ethnic groups and among women in rural and suburban areas.

6.4 BARRIERS TO DEVELOPING SPECIAL NEEDS HOUSING

Barriers to developing more options for special needs housing include difficulties obtaining funding for programs which cut across government departmental responsibilities, community resistance to special needs housing in their neighbourhood, and the need to develop new program models and service delivery mechanisms. The lack of affordable housing and social housing is a related issue, since the expressed preference of many persons with special needs is to live in normal settings alone or with one or two others, with support services provided

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1 Statistics Canada. 1987. The Health and Activity Limitation Survey. Subprovincial Data for Ontario Catalogue 82-608.

2 Social Planning Council of Ottawa-Carleton. 1987. Community Monitoring on the Emergency Housing Needs of Battered Women.

as needed. For others, the lack of decent, affordable housing is a fundamental problem that underscores their more immediate difficulties.

PART THREE - OPPORTUNITIES FOR RESIDENTIAL INTENSIFICATION

7.0 RESIDENTIAL INTENSIFICATION[1]

Opportunities exist in Ottawa-Carleton to increase the variety and supply of housing in existing and developing communities through residential intensification. Residential intensification is the process of increasing the number of housing units by creating additional units using underutilized land and existing buildings. This process includes four types of intensification which will be defined in Section 7.3.

7.1 INTENSIFICATION AND THE REGIONAL OFFICIAL PLAN

Section 6.2.3 of the Regional Official Plan recognizes intensification in its many forms as a means of producing affordable housing. For example, the land component of new house prices could possibly be reduced by provisions for smaller lots and narrower streets while the cost of creating new units through conversion is generally less than the cost of new construction. Residential intensification also supports several goals of the Regional Official Plan, as presented in Section 1.2. of the Official Plan:

1. "Provide for an amount and variety of housing and employment adequate to meet the needs of the projected population..."

Intensification increases the number of units and variety of units, particularly smaller or more specialized units in the form of accessory apartments, garden suites, or congregate living arrangements.

2. "Minimize the public cost of required services consistent with overall benefit."

Intensification can minimize public costs by reducing the development cost per unit, by making better use of existing infrastructure such as roadways and sewers, and by reducing operating costs per unit such as snow removal.

3. "Protect important natural resources."

By reducing the requirement for new land for housing, intensification supports efforts to preserve agricultural land and environmentally sensitive areas.

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1 For more detail, see "Opportunities for Residential Intensification in Ottawa-Carleton", RMOC Planning Department, September 1990.

4. "Provide a land use and transportation system which emphasizes convenience of movement between destinations..."

Intensification near the central area and other employment centres reduces travel between home and work, while intensification adjacent to transitway stations increases the convenience of public transit and encourages its use.

7.2 REASONS FOR INTENSIFICATION

Interest in intensification has increased because of the need to encourage production of affordable housing and a variety of housing forms (including smaller dwellings), and concern about the amount of land consumed by low-density residential development.

Single family development in the urban areas outside the greenbelt accounts for the major share of total land consumption in the Region, amounting to 75% of all residential land consumed in 1990. The emergence of single-family housing as the predominant housing form in the 1980s was a response to the demand of baby-boomers in their family-formation years. However, demand for large suburban houses will decline as household size decreases and the number of non-family households increases. It is likely that there will be a higher demand for smaller units with a variety of housing types.

Residential intensification does not always generate affordable housing but it can provide an opportunity to reduce housing costs. Because land is one of the most significant factors in housing costs, it is clear that a more efficient use of the land, in existing and new development, will contribute to the provision of more affordable housing. Intensification creates denser neighbourhoods, which generally provide the critical population base necessary for a range of recreational, social, commercial and transportation services. This may potentially reduce the dependency on the automobile, and result in decreasing energy consumption and in greater use of transit facilities.

7.3 Opportunities for Residential Intensification

The process of residential intensification includes three main types of intensification: conversion, infill, and redevelopment. However, for the purposes of the Regional housing policy, this definition has been expanded to include the more efficient use of land in newly developing areas.

1. Conversion

Conversion is the transformation of an existing structure to accommodate additional dwelling units usually with a minimum of physical alterations. Great potential exists for converting single-family houses to accommodate more than one household.

Many advantages are attached to conversion. Additional housing units can be created with no physical impact on the surrounding neighbourhood apart from a higher demand for parking spaces which, in some instances, could be accommodated on the lot itself. Conversion also allows for the provision of a range of rental accommodation in already serviced communities. It increases affordability by generating income to homeowners. Conversion provides separate accommodation for elderly parents or adult children unable to compete in the housing market. It also allows for a flexible use of housing space for homeowners whose needs may have changed over time.

2. Infill

Infill refers to the construction of small scale development, within existing residential areas using vacant or underutilized land, in a form which is compatible with the surrounding community. It includes building on parcels of vacant land as well as building additional units on lots which already contain housing.

The potential for infill depends to a large extent on the lot size, siting of the existing buildings and access to the lot. Corner lots lend themselves well to residential infill because they are larger and because they offer good access. Arterial roads are also prime candidates for infill and mixed-use development. Indeed neighbourhoods near regional roads, revitalized by modest development, would enjoy the convenience of new local stores. Well-designed projects would add to the housing stock and make the streetscape more attractive.

Infill developments can represent economic benefits to municipalities by increasing their tax base with a limited increase in capital or operating costs. Infill also has the advantage of increasing the supply of units within communities while maintaining the existing scale of development.

3. Redevelopment

Redevelopment refers to the construction of new residential units, in residential or mixed-use developments, to replace existing non-residential land use (e.g. commercial, industrial, institutional) or to replace low-density residential projects with higher density and large-scale development.

Many opportunities exist for redevelopment. Often potential sites for redevelopment can be found where existing structures and infrastructures are aging. The following are types of areas where potential sites are likely to be found:

- along regional arterial roads;
- in underdeveloped areas;
- in obsolete or uneconomic commercial, industrial and institutional areas.

4. More Efficient Use of Land in New Development

The meaning of intensification can include the creation of additional housing units through a more efficient use of the land in new developments. This can be done through denser mixed-used developments, higher residential densities and through alternative development standards in new residential developments.

Reducing the land cost per unit by encouraging more efficient lot sizes will contribute to the creation of new and affordable housing. When more compact lots are used, cost savings per unit may come from reductions in the length of streets, sidewalks, curbs and gutters, services, street lighting as well as land. Modified municipal land use regulations can encourage affordable housing by promoting and permitting:

- efficient, smaller, well designed houses for smaller households;
- compact lots, planned for privacy and livability;
- greater flexibility in the siting of houses such as using "zero lot line";
- greater flexibility in the design of streets, sidewalks, and other site improvements;
- reduced standards for landscaped greenspace, parking and garages;
- future alterations to create additional units in the new building stock when and if the need arises.

7.4 Constraints

Intensification is a promising approach to the problems of urban housing. However, several constraints affect the development of intensification projects.

Regulatory Issues

Municipal standards and policies present obstacles for residential intensification. For example, some municipal zoning by-laws may hinder or prohibit accessory apartments. (Despite these regulations, illegal conversions continue to exist.) Also regulations in suburban municipalities contribute to producing subdivisions of single-family detached homes, with little variation in intensity and housing mix. Municipal standards such as minimum dwelling unit sizes, minimum lot sizes and parking requirements (which do not take into account proximity to transit stations) impede residential intensification. Furthermore, the approval

process is generally lengthy for intensification projects and other innovative housing projects especially if zoning has to be changed to permit intensified uses.

Community Concerns

The NIMBY (not-in-my-backyard) syndrome is a problem in the construction of innovative housing in both existing or new developments. Common concerns about intensification expressed by residents are the increase in density, form of development, parking and traffic flow, social values, community spirit and lower property values.

These concerns need to be addressed, particularly through zoning bylaws and site plan approvals. Additionally, design guidelines could be prepared by local municipalities to ensure neighbourhood compatibility.

Recognizing that neighbourhoods change and increasing the public's awareness of the benefits of intensification could also help to mitigate the identified concerns. There is a need to inform and involve the community in the decision-making process.

Capacity of Existing Water and Sewer Systems

Even though older sanitary systems were built to serve neighbourhoods with larger household size than found today, sewer capacity is limited. There is little room for additional sanitary capacity in areas which have a combined system of sanitary sewer and storm water as well as areas with a partially separated system where building foundation drains discharge into sanitary sewers. The combined system is subject to overflowing which is caused by inflow and infiltration. The old water distribution system that was built in the early 1900s has also some limitations. However, an ongoing rehabilitation program is currently underway which will permit increased use of these services.[1] As this work progresses, the capacity of these services will support greater residential intensification.

Application in Rural Areas

It is recognized that not all forms of residential intensification are applicable in rural areas due primarily to the limited capacity of services and the incompatibility of some types of development in a rural setting. However, homesharing, additions, infilling (where appropriate), conversions (including accessory apartments) and garden suites should be encouraged.

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1 The City of Ottawa has a 35 year program to separate its combined sewer system. As well, RMOC has an extensive annual capital budget allocated for the ongoing rehabilitation of water main and sanitary systems.

7.5 POTENTIAL FOR INTENSIFICATION

Intensification is already making an important contribution to the new housing stock. An estimated 16% of the new residential units created between 1985 and 1990 were produced through infill, conversions and redevelopment. At this rate, intensification could create 18,500 new units required between 1991 and 2011, or 23,000 units if intensification provides 20% of the required units.

Intensification is a gradual process, responding to market supply and demand forces which have already led to considerable intensification activity inside the greenbelt. While it is projected that the demand for much of the accommodation for non-family and smaller households is likely to remain within the greenbelt, there will be a growing need to accommodate an increasing number of smaller households in the urban areas outside the greenbelt. Area municipalities will need to determine the type and scale of intensification appropriate for the communities within their boundaries.

Although community opposition to intensification is a recurrent problem, the objectives of intensification are nevertheless consistent with the public's support for efficient use of public resources and environmental conservation. The Regional Official Plan affirms these goals through a commitment to an efficient transportation system and the protection of natural and agricultural resources.

PART FOUR - HOUSING REQUIREMENTS

8.0 HOUSING REQUIREMENTS 1991-2011[1]

Calculations of housing requirements are based on projected increases in the number of households and the housing preferences of these households. Provision must also be made for replacement of housing units lost from the existing stock through demolition or conversion, plus an allowance for vacancies.

The 1985 RHSU established housing targets for the 1984-1988 period. Although the Region is not directly involved in the provision of housing, housing targets are used as a measure to compare projected demand and housing production. Housing targets are determined on the basis of projected requirements to meet the demand.

Between 1991 and 2011, an estimated 115,200 new units will be required to meet the projected demand (Table 5)[2], drawing on the household projections described in Section 1.0.

TABLE 5

HOUSING REQUIREMENTS
BY STRUCTURE TYPE, RMOC, 1991-2001

	1991	2001	2011
SINGLE	110,574	142,031	169,057
ROW	62,244	74,630	84,401
APTS	87,898	102,267	122,465
TOTAL	260,716	318,927	375,923

SOURCE : RMOC, PLANNING DEPARTMENT

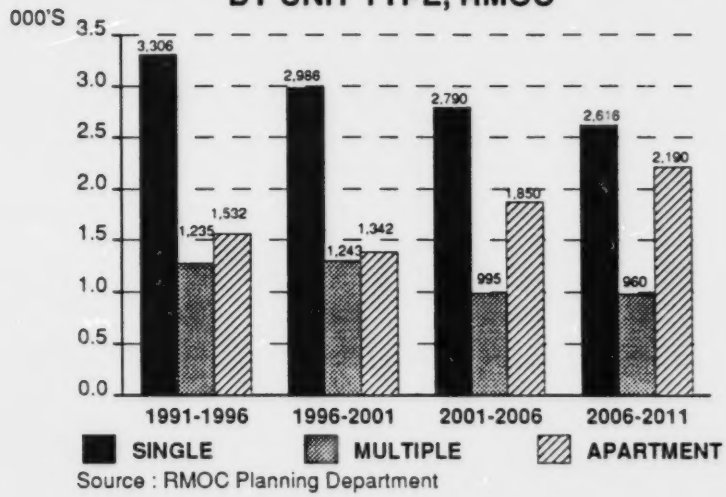
Requirements for single-family dwellings, which averaged 3,400 units annually between 1984 and 1990, are projected to average 3,300 units annually between

1 For more information, see the discussion paper "Update Report 1990, Household and Housing Projections 1986-2001", The Regional Group and RMOC Planning Department, April 1990.

2 These projections include an allowance for vacancies and demolitions.

FIGURE 10

AVERAGE ANNUAL HOUSING REQUIREMENT BY UNIT TYPE, RMOC



Source : RMOC Planning Department

1991 and 1996 and decrease thereafter to 2,600 units annually by 2011 (Figure 10). Demand for single-detached units through the 1990s will be largely fuelled by the baby-boom generation.

Multiples and apartments will constitute less than half the requirement for new housing in the decade from 1991-2001, with a steady requirement for about 1,300 units of each type annually. After 2001, demand for multiples will decrease moderately, while apartment demand will increase. By 2011, multiples and apartment units will account for about 3,100 units or 55% of new housing requirements. Demand for multiples will come primarily from young adults looking for starter homes and empty-nesters seeking townhouse accommodation. The additional apartment units will be required for singles and seniors.

Allowing for a vacancy rate of 3% in new rental units, approximately 2,500 new rental units will be required annually to 2011 (Table 6). If it is assumed that 1,000 social housing units are produced each year, then 1,500 new market rental units will be required to meet the annual requirement. The percentage of units which are owner-occupied is expected to increase to 57% by 2011, compared with 52% in 1989. A total of 65,350 additional ownership units and 49,940 rental units will be required during the period. The increase in ownership reflects the increase in the number of single-detached units and the expectation that "empty nesters" and new seniors would own their dwelling.

TABLE 6

Projected Average Annual Housing Requirements by Tenure

	Total	Units/Year	Owned	Rented
1991-1996	30,390	6,078	3,354	2,724
1996-2001	27,865	5,573	2,942	2,631
2001-2011	57,032	5,703	3,387	2,316
1991-2011	115,286	5,764	3,267	2,497

Source: RMOC Planning Dept.

PART FIVE - REGIONAL HOUSING STRATEGY

9.0 HOUSING STRATEGY

Ensuring that the residents of Ottawa-Carleton have adequate and affordable housing is one of the prime interests of the RMOC. The Region has several means at its disposal to promote its interest in housing. Most directly, the Region designates land for urban development and approves local official plans as well as other development applications such as subdivisions, condominiums and severances. The Region also monitors the regional housing situation, conducts overall housing research, and coordinates policies and programs with other levels of government and the private sector. Finally, through its planning activities, the Region establishes a framework for housing development within Ottawa-Carleton. Although not directly involved in the provision of housing, the Region's role in land use planning has long-term effects on residential development in Ottawa-Carleton.

The Regional housing strategy proposed in this section recognizes the importance of working with the many partners involved in housing, including the private sector, all levels of government, and various non-profit agencies. The cooperative efforts of every sector will be needed to ensure a successful housing policy, in an age of changing demographics and shifting political and economic responsibilities. The housing market will be expected to respond to changing housing needs, including an increasing demand for housing which is affordable. Innovative proposals for alternative tenure options, housing forms, and financial arrangements will be required, and can only be realized through the commitment of all sectors.

The Regional housing strategy has been designed to safeguard the Region's interest in ensuring adequate and affordable housing for all residents of Ottawa-Carleton. The strategy for the 1990s must also respond to key issues which have emerged from this Housing Statement Update. Specifically these issues may be summarized as follows:

1. An adequate supply of new housing is needed to accommodate the growth in the population, and to replace decaying or demolished stock.

2. The shortage of affordable rental accommodation is acute and will likely continue to be the biggest problem facing the Region during the next five to 10 years. Construction of new rental units has dropped substantially from the 1970s and 1980s and at the same time, the existing stock has been depleted as a result of demolitions and conversions.

3. The need for more social housing throughout the Region is urgent. More than 3,700 households are on the waiting lists for social housing and require immediate housing. More than 13,000 households spend over half of their income on

rent. A better distribution of social housing is also needed to meet the demand in all municipalities in RMOC.

4. The demand for affordable market housing is likely to increase during the next 10 years, while opportunities for increasing the supply of affordable housing appear to be dwindling. As the cost of producing housing continues to rise, the affordable home ownership market could become limited to the resale market while the affordable private rental market could disappear.

5. There is a growing demand for housing options for people with special needs, who require a combination of housing and support services. Government policies favoring community living over institutional settings have generated much of the need for special needs housing in the community, and failure to provide this housing has contributed to a significant increase in homelessness in Ottawa-Carleton.

6. More housing options for seniors are required because of the growing numbers of seniors in RMOC and the decreasing reliance on institutional living. Housing options must be available in all parts of the Region to ensure that seniors may stay in their home community, whether rural or urban.

7. Residential intensification provides opportunities to increase the amount and variety of housing available in existing and new communities, and at the same time, complements other regional goals to maximize the efficient use of land, buildings and infrastructure.

The Regional housing policy proposed here addresses each of these seven issues with a statement of Regional objectives and appropriate recommendations[1]. The Regional housing policy is then considered within the context of the Provincial Policy Statement on Land Use Planning for Housing.

9.1 ADEQUATE SUPPLY OF HOUSING

Demand for new housing will continue to be strong through the 1990s, but not as strong as the demand of the late 1980s. The Region's relatively stable and strong economy will continue to draw migrants from Canada and other countries, supporting much of the 1.9% population growth forecast annually for the 1990 to 1995 period. The Region must ensure that enough new housing units are built to accommodate growth throughout Ottawa-Carleton. An adequate supply of housing units must be provided, creating a range of housing options to meet a

1 As a result of a consultation process undertaken between February and June 1991, certain recommendations have been modified or deleted. Words printed in **boldface** indicate recommendations which have been amended.

variety of needs while allowing for a healthy vacancy rate and the replacement of units demolished.

Two developments could significantly change the demographic projections and the related housing requirements presented here. First, the current recession has already reduced demand and slowed housing construction; housing requirements in the Region could change significantly if the recession continues for more than 24 months. Second, if the size of the federal government were to be reduced as a result of a new constitutional arrangement, the growth projected for Ottawa-Carleton would be curtailed. Either of these developments would necessitate revisions to the Region's housing strategy.

9.1.1 Regional Objective

TO ENSURE THAT A SUFFICIENT NUMBER AND TYPE OF HOUSING UNITS ARE BUILT EACH YEAR TO MEET THE HOUSING REQUIREMENTS OF A CHANGING POPULATION.

9.1.2 Recommendations

Even though the Region is not directly involved in the provision of housing, it provides for future residential development by designating land for urban development and by providing essential services, especially water, sewer, roadways and transit. The Regional development strategy, which determines the staging of urban development, is based on regional projections of housing requirements. The RHSU establishes housing targets based on these projected housing requirements. Council will review annually the progress in meeting these targets and adjust its policies and programs, if necessary, in the Annual Housing Review.

The Region has a specific responsibility to ensure that there is encugh land available for residential development in Ottawa-Carleton. Generally, the supply of land for residential purposes has been adequate during the last decade. At present, the 4.7-year land supply surpasses the requirement in the Policy Statement for Land Use Planning for Housing for a three-year supply in draft approved and/or registered plans. However, in order to comply with the Policy Statement the Regional Official Plan must be amended. It is recommended that:[1]

1. Council amend the Regional Official Plan to make it clear that as an objective it will maintain at least a continuous three year supply of a — **ROPA**

1 The action required to implement the recommendations is indicated in the margin as either: ROPA (Regional Official Plan Amendment), Council Resolution, Staff Action, or In Process.

combination of draft approved and/or registered lots and blocks on plans of subdivision, **calculated on a region-wide scale;**

2. Regional Council adopt, for the 1991-1996 period, a minimum average annual housing target of **6,075** new units of which 3,350 would be **owner occupied and 2,725** rented, including 1,000 social housing units. The new units would be made up of 3,305 singles, **1,235** multiple units and **1,535** apartments. **Council Resolution**

9.2 RENTAL HOUSING

The shortage of rental housing, particularly affordable rental housing, appears to be the biggest housing problem facing the Region over the next five to 10 years. Construction of new rental units has fallen substantially below the current demand. By far, the largest share of new rental unit construction is in the form of higher priced condominiums for rent. As well, lower priced units are disappearing from the market as a result of demolition, conversion, or rent increase.

The shortage of private rental units is likely to increase. Rental units registered as condominiums are reverting to homeownership, as tax benefits diminish. In spite of low vacancy rates indicative of a strong demand, the production of new rental units remains low because of the climate of uncertainty created by rent review and the economic recession, along with the withdrawal of government incentives in the 1980s.

Without substantial incentives, it is expected that the projected demand for 1,700 new private rental units per year will not be met, resulting in a serious shortage of rental units particularly in the low-priced stock. This shortage will in turn, create additional pressure on the social housing supply, where opportunities for expansion are already constrained by tight federal and provincial budgets. As construction of private rental housing decreases, it becomes more important to preserve the existing rental stock, to explore ways to encourage the production of market rental housing, and to explore alternative tenure and financing options being used elsewhere in Canada and in the United States.

9.2.1 Regional Objective

TO ENSURE THAT THE EXISTING RENTAL STOCK IS PROTECTED AND TO SEEK WAYS TO ENCOURAGE THE PRODUCTION OF NEW RENTAL HOUSING.

9.2.2 Recommendations

There are limited options for the Region to become directly involved in protecting the existing rental stock and in improving the availability of rental accommodation in Ottawa-Carleton. The problems in the rental housing market affect all parts of Ontario and would be more appropriately considered by the Province. Where the Region can contemplate action, it must be in partnership with other levels of government and the building industry. The Region will build on its role as a facilitator; however, it is not intended that the Region contribute directly to funding rental housing. It is therefore recommended that:

3. **Deleted**

4. Regional staff continue to consult with the Ottawa-Carleton Home Builders Association to explore potential incentives for the building of private rental units; **In Process**

5. **Deleted**

6. Council request the Province to examine the combined effects of the Residential Rent Regulations Act **(rent controls)**, the Landlord and Tenant Act and the Rental Housing Protection Act **as disincentives to** the supply of the private rental stock and propose **additional** ways to protect, maintain and improve the quality and the quantity of private **affordable** rental housing. **Council Resolution**

9.3 SOCIAL HOUSING

The existing system for delivering social housing in Ottawa-Carleton has not been effective in achieving an adequate and fair distribution of subsidized housing across the Region. The overall demand far exceeds the supply, no matter how it is measured. Ottawa-Carleton has an immediate requirement for at least 3,700 new social housing units just to meet the current waiting lists. More than 6,400 people were surveyed as being in-need-of subsidized housing. More than 13,000 new units would be required to provide social housing to people now paying more than 50% of their income on rent.

Several municipalities have not established effective processes for delivering social housing. As a result, the supply is heavily concentrated in the City of Ottawa, which accounts for 87% of the social housing stock, but only 47% of the population. There is a need for more social housing in the Region, and a need for a better distribution of units to accommodate residents outside of the City of Ottawa.

9.3.1 Regional Objective

TO FACILITATE THE PRODUCTION OF AN ADEQUATE SUPPLY OF SOCIAL HOUSING TO MEET THE NEEDS OF ALL RESIDENTS OF OTTAWA-CARLETON.

9.3.2 Recommendations

The proposed strategy for social housing builds on the Region's role as facilitator. In accordance with Council's recommendations of June 13, 1990, the Region is committed to assisting social housing producers with their biggest problem, namely, the availability of affordable land. Regional Council has approved the establishment of a revolving fund to purchase land for resale to municipal non-profit housing corporations and other non-profit producers, at cost. The fund became operational in 1991.

In order to enhance the Region's role as facilitator and to satisfy the objective of adequate supply and distribution of social housing units, it is recommended that:

7. Council adopt a social housing production target of 1,000 units annually for 1991-1996, **subject to provincial and/or federal funding**. This target represents the minimum number of housing units needed to maintain the current levels of social housing in the Region at 16% of the rental stock, plus an allowance for the growth of the population in need of social housing. The target is well below estimates of need. The target will be reviewed each year and will be used **to support** annual submissions to the Ministry of Housing for allocations **in Ottawa-Carleton.** In order to address the current immediate need for housing for non-family households, particularly singles, 50% of the annual target should be designated for housing projects with a good mix of units suitable for single persons; **Council Resolution**

8. **Council encourage the production of more social housing units in growth areas outside the City of Ottawa, in order to achieve a more balanced distribution of social housing in RMOC and to address the demand in the urban areas outside the City of Ottawa;** **ROPA**

9. Regional staff coordinate with the most active social housing producers in RMOC to establish the yearly need for allocations and land requirements. **Staff Action**

This calculation will take into account the need by client type, by geographic location, by land requirements, and by unit type and will be assessed in the context of the overall housing targets;

10. Regional staff **coordinate with the most active social housing producers to** review the Maximum Unit Price guidelines with the Province before they are finalized to ensure that the Maximum Unit Price guideline is adequate for the Ottawa-Carleton area, and specifically, that it incorporates realistic land values and up-to-date development costs; **Staff Action**

11. **Deleted**

12. **Deleted**

9.4 AFFORDABLE MARKET HOUSING

While demand for affordable housing is likely to increase during the next ten years, opportunities for increasing the supply of affordable housing appear to be diminishing. Escalating land prices, servicing costs, and development charges, combined with governmental regulations, are increasing the cost of producing housing. The affordable homeownership market could become limited to the resale market. As noted in Section 9.2, the affordable rental market is seriously threatened.

The desire of renters to become homeowners will remain strong. Although demand from the baby boom generation has nearly peaked, the need for affordable first homes will likely continue due to the projected growth in the population. As discussed in Section 2.2.4, the resale market provides the majority of affordable homes, but the new housing market will be expected to provide its share of first-time ownership homes. During the last few years, the new housing market has provided a good range of housing for the upper end of the first-time buyer market, but more opportunities are needed for average and below-average income renters to access homeownership.

9.4.1 Regional Objective

TO ENSURE THAT ADEQUATE OPPORTUNITIES FOR THE DEVELOPMENT OF AFFORDABLE HOUSING ARE AVAILABLE IN ALL AREAS OF THE REGION.

9.4.2 Recommendations

The objective of ensuring an affordable housing supply in Ottawa-Carleton may be the most difficult one to achieve in a regional housing strategy. The Region is limited in its ability to affect the price of housing in a market where 85% to 90% of the housing is built and sold by private developers. Furthermore, the Region's authority to implement an effective affordable housing policy is limited by the Planning Act. Municipalities may not regulate occupancy and tenure, or control prices.

Nevertheless, the Region and local municipalities must accept the responsibility for creating opportunities for affordable housing. The Region can provide opportunities through incentives and regulations which may affect the cost of land and the cost and rate of development. Given that land and development costs are among the fastest growing components of housing costs, the Region and local municipalities have a responsibility to re-examine their policies which affect residential land. The industry's ability to generate more housing per hectare would have the single biggest effect on the cost of housing. There may also be opportunities to affect construction costs through permissive zoning for smaller-sized units, for example. It is therefore recommended that:

13. Regional staff continue to consult local municipalities, representatives of the utility companies, representatives of the Ottawa-Carleton Home Builders Association **and Provincial Ministries**, for the purpose of examining engineering and planning standards and practices which affect the cost of housing development. This may include, but not necessarily be limited to: a review of road rights-of-way widths, zoning standards for lot area, frontage, yards and dwelling unit size, etc.; **In Process**

14. **Deleted**

15. Council amend the Official Plan to require urban municipalities **in the urban areas to include policies** in local official plans to ensure that at a minimum one-third of all housing completed is medium or high density housing, including townhouses, stacked townhouses, and apartments. **Local official plan policies should indicate how this policy will be implemented and monitored;** **ROPA**

16. Regional staff, **in cooperation with the building industry and municipalities,** investigate the opportunities for a demonstration project to **Staff Action**

promote the construction of examples of smaller, innovative, non-subsidized housing units which can be built by the private sector.

9.5 SPECIAL NEEDS HOUSING

There is a growing demand for housing alternatives to accommodate people with special needs, who require a combination of housing and support services. Government policies favouring community living over institutional settings have generated much of the need for special needs housing in the community, and at the same time, have contributed to a significant increase in homelessness in Ottawa-Carleton.

The challenge of providing appropriate housing is becoming more difficult as it becomes apparent that most individuals with special needs, in fact, have multiple needs which require support. While group homes are still the best living arrangement for many individuals, the need for other housing and support options is pressing. The move to develop a range of housing options with portable, flexible support services is evolving as a response to this challenge. However, funding problems, rigid program guidelines, and community resistance are formidable barriers to developing creative housing and support service options.

9.5.1 Regional Objective

TO ENSURE THAT OPPORTUNITIES FOR A RANGE OF HOUSING OPTIONS AND SUPPORT SERVICES FOR PEOPLE WITH SPECIAL NEEDS EXIST THROUGHOUT OTTAWA-CARLETON.

9.5.2 Recommendations

The need to ensure opportunities for special needs housing in all parts of the Region is identified in the Regional Official Plan. The policy adopted by Council and approved by the Province safeguards the Region's objective of ensuring an appropriate distribution of group homes within the Region, with requirements for municipal zoning by-laws.

The recommendations made in this document to increase the supply of social housing will benefit the population with special needs. However, a broad strategy dealing with housing options for persons with special needs must also address the appropriate service options for these residents. While it is beyond the scope of this Regional Housing Statement to address the issue of support services, it is nevertheless an appropriate vehicle to initiate further work in this regard. It is therefore recommended that:

17. Staff from the Regional Planning, Health, and Social Services Department prepare a report for the **Staff Action**

Province outlining the gaps between service provision and housing options in Ottawa- Carleton;

18. Providers **of special needs housing** be invited to purchase regionally-owned land in areas appropriately zoned; **Staff Action**

19. Council request the Province to update its policy on **special needs housing** to better reflect the needs of the client group and current provincial land use policies. **Council Resolution**

9.6 HOUSING OPTIONS FOR SENIORS

The growing number of seniors will require significant adjustments to the type and mix of housing available. With the decreasing reliance on institutional living, housing options available to seniors in the future must take into account the care services and other services needed by seniors and the role of the residential environment. Seniors will need smaller housing units, units adapted to their needs and housing closer to commercial and support services. Seniors may also be interested in new community concepts such as retirement communities. As well, families will be looking for ways to adapt existing houses to allow older relatives to live close to them while maintaining some independence. Up to the present time, most of the housing and support services for seniors have been developed within the greenbelt. As a result, many seniors have had to move into the central urban area to find the housing and support services that they need. Housing options must be available in all parts of the region to ensure that seniors may stay in their own community, whether rural or urban.

9.6.1 Regional Objective

TO CREATE THE OPPORTUNITY FOR A VARIETY OF HOUSING OPTIONS FOR ALL SENIORS AT ALL INCOME LEVELS THROUGHOUT THE REGION.

9.6.2 Recommendations

During the last few years, Regional Council has been increasingly involved in issues related to seniors housing. A pilot project to demonstrate the feasibility of garden suites has been successfully completed and Regional Council voted in the Spring of 1990 to urge the Provincial Government to amend the Municipal Act to facilitate the use of garden suites. In the context of this interest and of the growing needs of seniors, it is recommended that:

20. Council amend the Official Plan to encourage housing options for seniors, **in all communities,** such as **garden suites**, shared housing, bi-family **ROPA**

units, made-to-convert housing, cohousing, and generally smaller housing units;

21. The Regional Housing Registries Office undertake the annual update of the "Directory of Housing and Residences for Seniors in Ottawa-Carleton" originally prepared in 1988 and partially funded by the Region. **Staff Action**

9.7 RESIDENTIAL INTENSIFICATION

Residential intensification offers an important means of expanding the amount and variety of housing available in existing communities and can contribute to the more efficient use of land in residential development. In the 1980s, production of single-detached homes predominated in a strong market for larger homes on large lots. As a result, a large amount of land in Ottawa-Carleton was consumed by low density development.

Residential intensification must become an important part of the housing strategy in order to complement other regional goals to maximize the efficient use of land, buildings, and infrastructure, and at the same time, to conserve land for environmental and agricultural purposes. As well, a more compact urban form will conserve energy. Intensification offers the further advantages of enabling creative use of land and the housing stock and has the potential to increase options for affordable housing.

Community concerns about residential intensification have been raised and it is recognized that not every type of intensification is applicable in every community. Municipalities will have to adapt the various means of intensification to suit their communities.

Enlisting public support, as well as the support of political officials, is critical for implementing the policies required to increase housing production opportunities through intensification.

9.7.1 Regional Objective

TO ENSURE THAT OPPORTUNITIES EXIST THROUGHOUT THE REGION TO INCREASE THE VARIETY OF HOUSING TYPES BY MAXIMIZING THE EFFICIENT USE OF RESIDENTIAL LAND AND THE EXISTING BUILT STOCK.

9.7.2 Recommendations

In order to minimize public costs, the Region is committed to more efficient use of serviced and unserviced land, as well as to the optimum use of the existing built stock. The Region's interest is to achieve a density of development in the

urban areas which will permit a high level of cost effective services and an improved quality of life.

The goals and objectives of the Regional Official Plan are consistent with residential intensification. The housing policies in Section 6 of the Official Plan identify intensification as a way to achieve affordable housing. However, the policies of Section 6 do not identify residential intensification as a development strategy or as a way to increase housing options. Consequently, a clear direction to area municipalities as to how to implement residential intensification is required. It is therefore recommended that:

22. Council amend the Official Plan, which will state the regional commitment to the intensification of land use for residential purposes through conversion, infill, redevelopment and a more efficient use of land in new development. The Official Plan amendment **will include the following policies :** **ROPA**

22.1 Local official plans shall encourage all forms of residential intensification in areas designated for residential use, in accordance with the following criteria, described in the Policy Statement on Land Use Planning for Housing:

a) the physical potential of the existing building stock or previously developed sites can accommodate the identified forms of residential intensification;

b) the existing services can support new households in the affected area, and;

c) the potential demand for the types of accomodations which could be produced through various forms of residential intensification, can be demonstrated based on he housing needs of households in the municipality.

22.2 Local official plans may establish site specific criteria, with regard to such matters as building height, lot coverage and parking, in order to guide the approval of zoning, site plans, and/or minor variance of projects which occur through infill or redevelopment;

22.3 Council encourage area municipalities to adopt policies and by-laws which will encourage a more efficient use of land by permitting higher densities and by reducing requirements for lot and dwelling unit sizes; **ROPA**

22.4 Council encourage area municipalities to adopt policies and by-laws for new residential development allowing for future housing alterations to create additional units, **in keeping with the Provincial and municipal criteria.**

23. Council encourage area municipalities to **support** mixed-use developments by **permitting** residential uses as part of a commercial development, where areas of development or redevelopment are zoned or designated for commercial use. **ROPA**

24. **Deleted**

9.8 IMPLEMENTATION OF THE PROVINCIAL POLICY ON LAND USE PLANNING FOR HOUSING

The Regional Municipality of Ottawa-Carleton is required to implement the Provincial Policy on Land Use Planning for Housing by August 1991. Generally, the Region's housing strategy described in Sections 9.1 to 9.7 fulfills the Provincial objectives for adequate, appropriate and affordable housing. However, two specific components of the Provincial policy require further elaboration: (1) the requirement to streamline the planning process; (2) the requirement that 25% of all new housing be affordable.

9.8.1 Streamlining the Approval Process

The Policy Statement requires that the Region streamline the planning approval process to help reduce the cost of housing, by allowing the market to respond effectively to housing demand and by reducing the land carrying costs associated with housing construction. Ottawa-Carleton strongly supports the efforts to streamline the development process.

During the last two years, the Region has started to streamline its own approval process. Subdivision and condominium approval have been delegated to senior staff when there are no objections to the staff recommendations and when the developer's concurrence to the conditions of draft approval has been obtained. The Region is also hoping to eliminate duplication in the subdivision and condominium approval process by having one point of application at the municipal level, and by using a joint regional and municipal application form.

(The Region will be retaining the responsibility for receiving and circulating applications for a number of the rural municipalities and some urban municipalities.)

Through an ongoing committee of Regional and municipal officials, the Region continues to seek ways to expedite the approvals process. The Region has requested the approval of the Minister of Municipal Affairs for Council to further delegate its approval authority to senior Regional staff for undisputed municipal official plan amendments.

9.8.2 Recommendations

While the Region is committed to streamlining its approval process, it is recognized that streamlining involves many players who can also contribute to improving existing practices. For example, more cooperation from the commenting agencies, the development industry and municipalities would be beneficial in speeding up the approval process. It is therefore recommended that:

25. Council review annually the development approval process to ensure that local official plan amendments, plans of subdivision and plans of condominium are processed expeditiously. the following time guidelines for approvals affecting residential development will be monitored: ROPA

a) plans of subdivision: six months from date of submission to draft approval;

b) undisputed local official plan amendments; five months from receipt to Council approval;

c) plans of condominium: four months from date of submission to draft approval.

9.8.3 The Affordable Housing Target

The Province requires that all municipalities establish "appropriate planning policies and standards which will enable at least 25% of new residential units... to be affordable housing". The intent of this policy is to accommodate the full range of housing needs for households within the lowest 60% of income distribution within the Region. In order to satisfy this target, options for affordable homeownership and affordable rental housing must be available. Meeting this target over the next five to 10 years presents a major challenge to the Region and the local municipalities. Escalating production costs, fuelled by rising land costs, development charges, and construction costs are making new

housing more expensive. The effective shutdown in the production of market rental housing is putting pressure on the social housing supply, already constrained by reduced government spending.

It is proposed that the Region implement the Provincial policy that 25% of all new units be affordable by targetting these units to first-time home buyers and to low and modest-income tenants. Affordable housing is defined here as housing at a cost that does not exceed 30% of gross monthly income. For first-time homebuyers, affordable ownership is calculated on the basis of the current three-year mortgage rate, taxes at 1.5% of house price and a downpayment of 10%. The affordable house is targetted to households up to the 60th income percentile, which roughly equates to average household income. In 1990, this is an annual household income of $57,400, an affordable monthly payment of $1,435, and an affordable house price of $134,000.

Affordable housing for renters would be targetted to households up to the 30th income percentile (which approximates the median tenant income). In 1990, this is an income just under $32,000 and an affordable monthly rent of $790.

The Region's proposed target has been developed to reflect the affordable housing needs of Ottawa-Carleton. It differs from the Provincial definition, but better satisfies the objective of ensuring adequate housing for the full range of needs of the Region's population. There are two key differences:

1) the Province assumes affordable homeownership is based on a 25% downpayment; and

2) the Province targets affordable rental housing to the 60th income percentile. The effective difference is that the Provincial "affordable home" for Ottawa-Carleton in 1990 was $162,000 and the equivalent "affordable rent" was $1,440 per month. Fewer than 20% of tenants in Ottawa-Carleton have incomes which are high enough to afford such rent.

The need for a different standard for Ottawa-Carleton became evident following a review of the housing demand and supply situation in the Region. In each of the five years since 1986, 50% or more of all new housing completed in Ottawa-Carleton met the Provincial guidelines for affordable housing. Yet, for 30-40% of the population, very few of these housing units would have been affordable at their income levels. In other words, Ottawa-Carleton could easily meet the provincial targets without fulfilling the objective of providing affordable housing for all households.

The affordable target will be implemented through the non-profit and market housing sectors. It is anticipated that the target will be met primarily through

the production of medium and high-density housing, such as rowhouses and apartments. It is also expected that the majority of the rental housing produced will be affordable, including, of course, 100% of the social housing stock[1]. Overall, about 15% of total annual housing starts in the Region are targetted as social housing.

It is intended that every municipality in the urban areas of the Region adopt the Regional definition of affordable housing. Specific municipal targets for affordable housing will be based upon the assessment of local need and the determination of requirements for ownership and rental housing, including social housing.

Municipalities outside of the urban areas (i.e. Rideau, Osgoode and West Carleton) will be expected to comply with the intent of the affordable housing policy, but may be unable to satisfy the proposed targets due to servicing constraints. However, these rural municipalities will be expected to comply with other aspects of the Provincial Policy and the Regional Housing Statement to promote the construction of affordable housing. Rural areas will be expected, for example, to streamline their approval processes, to consider appropriate forms of intensification, and to review their engineering and planning standards.

The target will be monitored annually by the Regional Planning Department for each municipality by housing type. The affordable house price and rent for each year will be set in December and will reflect current mortgage rates and current household income levels estimated for RMOC. Appendix B includes a monitoring report for 1989 and 1990.

9.8.4 Recommendations

Recommendations previously described for Affordable Housing, Social Housing and Intensification will help to create opportunities to implement this Provincial Policy.

It is additionally recommended that:

26. Council adopt the following definitions of affordable housing. Affordable housing is defined as housing at a cost that does not exceed 30% of gross monthly income. Affordable home ownership will be targetted to households up to the 60th income percentile and is calculated on the basis of the current three-year mortgage rate, taxes at 1.5% of house price and a downpayment of 10%.	**Council Resolution**

1 Section 9.3 proposes a target of 1,000 social housing units each year

Affordable rental housing will be targetted to households up to the 30th income percentile (which approximates the median tenant income);

27. Council adopt a target that 25% of all new housing built each year be affordable, of which at least half should be affordable for households up to (and including) the 30th income percentile. It is expected that the majority of the housing units affordable to households at the 30th income percentile will be social housing; **Council Resolution**

28. The Regional Official Plan be amended to include the following policy in Section 6: **ROPA**

> "**It is expected that a minimum of** twenty-five percent of all new housing produced in the Region each year **shall** meet the definition of affordable housing. This includes both rental and ownership units, **available through the private and non-profit sectors**. Affordable housing means that housing costs do not exceed 30% of gross monthly income per household. Specific **objectives** for affordable **house prices and rents** will be established by the Regional Housing Statement and will be monitored in the Annual Housing Review."

29. Council implement the affordable housing target through programs and policies, which are designed to enhance opportunities for affordable housing in RMOC. The following are examples which include some programs already in existence:

- Regional land banking for non-profit housing to facilitate the production of social housing; **In Process**
- An Official Plan Amendment to incorporate policies which facilitate the production of affordable market housing through requirements for intensification, adequate land supply and medium **and high** density housing; **ROPA**

• Timely provision of Regional infrastructure to facilitate the production of housing in urban areas;	**In Process (ROPA 23)**
• Streamlining of the planning process to reduce the elapsed time for approving subdivisions, condominiums, official plan amendments, etc.;	**In Process**
• Homesharing programs, which support affordable living arrangements;	**In Process**
• A review of policies and practices affecting engineering and planning standards in order to identify opportunities for lower-cost alternatives;	**(see recommendation 13)**
30. Council further implement the affordable housing target through the subdivision and condominium approval process, by negotiated agreements with developers, as necessary.	**Council Resolution**
31. **Deleted**	

APPENDICES

APPENDIX A: Detailed Projections

APPENDIX B: Monitoring Affordable Housing in RMOC

Appendix A

Detailed Projections

TABLE 1

PROJECTIONS OF HOUSEHOLD TYPES - RMOC

	1991	2001	2011
Family Households	180,450	226,300	263,200
Non-Family	78,670	87,900	105,000
Total Households	259,120	314,200	368,200

SOURCE: RMOC Planning Department

TABLE 2

POPULATION PROJECTIONS BY SEX AND AGE
RMOC, 2001, 2011

	2001			2011		
Age	Female	Male	Total	Female	Male	Total
0-4	19,011	20,594	39,605	19,444	20,500	39,944
5-9	22,127	23,377	45,504	20,288	21,708	41,996
10-14	24,352	24,639	48,991	22,837	23,804	46,641
15-19	23,081	24,141	47,222	24,615	25,908	50,523
20-24	24,344	23,290	47,634	29,675	28,366	58,041
25-29	26,917	27,193	54,110	30,218	30,180	60,398
30-34	31,651	32,462	64,113	28,727	29,275	58,002
35-39	35,138	35,532	70,670	30,759	31,600	62,359
40-44	35,465	34,914	70,379	34,831	35,629	70,460
45-49	33,228	32,032	65,260	36,996	37,050	74,046
50-54	28,541	27,564	56,105	36,329	35,813	72,142
55-59	21,882	21,187	43,069	33,021	31,617	64,638
60-64	16,122	15,709	31,831	27,323	25,336	52,659
65-69	13,476	11,949	25,425	20,505	18,174	38,679
70-74	12,624	9,610	22,234	15,176	12,782	27,958
75-79	10,935	6,955	17,890	12,004	8,717	20,721
80-84	8,721	4,287	13,008	9,987	5,386	15,373
85-89	5,675	2,143	7,818	8,124	3,423	11,547
90+	2,365	595	2,960	3,695	1,054	4,749
Total	395,655	378,173	773,828	444,554	426,322	870,876

TABLE 3. SUB-REGIONAL PROJECTIONS: 1986 - 2011

	CENSUS POPULATION						OCCUPIED DWELLING UNITS					
AREA	1986	1990	1991	1996	2001	2011	1986	1990	1991	1996	2001	2011
OTTAWA	300763	305470	306270	309000	310700	311100	128815	136929	138356	145500	151300	164700
VANIER	18426	18430	18490	18700	18900	19500	8325	8582	8683	9200	9700	10700
ROCKCLIFFE	2033	2060	2070	2100	2100	2200	835	872	879	700	700	900
NEPEAN, inside Grnblt	78972	82310	83060	86000	83300	80600	26900	29548	29861	31400	32100	33200
NEPEAN, S.U.C	13202	19890	20710	36300	51200	65100	3980	6180	6426	11400	16800	22000
NEPEAN, rural	3316	3270	3280	3300	3400	3400	950	990	998	1000	1100	1200
NEPEAN, Total	95490	105470	107050	125600	137900	149100	31830	36718	37284	43800	49800	56400
GLOUC, inside Grnblt	55759	55300	55450	56000	54900	54700	17885	18616	18748	19400	20000	21700
GLOUC, Orleans	28151	36830	37390	39900	41700	44200	8315	11245	11445	12900	13800	15500
GLOUC, S.U.C	685	840	870	1000	4000	22800	228	288	296	300	1300	7200
GLOUC, Leitrim	333	330	330	2700	5500	9500	106	106	106	900	1800	3100
GLOUC, rural	4881	4840	4830	4800	4700	4700	1491	1531	1539	1600	1600	1700
GLOUC, Total	89809	98140	98870	104400	110800	135900	28025	31786	32132	34800	38500	49200
KANATA, W.U.C	25985	33330	35230	42900	53600	72800	7875	10439	11054	14100	17700	24800
KANATA, rural	1535	1920	2020	2400	2900	3700	485	625	659	800	1000	1300
KANATA, Total	27520	35250	37250	45300	56500	76500	8360	11064	11713	14900	18700	26100
CUMBERLAND, Orleans	18468	28870	31380	41300	53600	74800	5325	8504	9273	13100	16800	24500
CUMBERLAND, rural	8531	9640	9960	11200	12600	15200	2570	2990	3101	3700	4200	5200
CUMB., Total	26999	38510	41340	52500	66200	90000	7895	11494	12374	16800	21000	29700
STITTSVILLE	5022	7430	8010	10300	12900	16500	1687	2539	2744	3800	4800	6000
GOULBOURN, rural	7281	7990	8210	9100	9800	11300	2248	2548	2624	3000	3300	4000
GOULBOURN, Total	12303	15420	16220	19400	22700	27800	3935	5087	5368	6800	7900	10000
RIDEAU	10271	11460	11590	12100	12000	13800	3225	3884	3738	4000	4200	5000
OSGOODE	11197	13260	13820	16100	18600	23100	3495	4236	4431	5400	6300	8000
W. CARLETON	11828	13830	14340	16400	18400	22500	3800	4545	4725	5600	6500	8000
RMOC TOTAL	606639	657300	667310	721000	774000	871000	228140	254800	259500	287600	314500	368400
SUB-TOTALS:												
ORLEANS	46619	65700	68770	81200	95300	119000	13640	19749	20718	25700	30600	40000
S.U.C.	13887	20730	21580	37300	55200	87900	4208	6468	6722	11700	17900	29200
W.U.C + STITTSVILLE	31007	40760	43240	53000	66500	89300	9562	12978	13798	17900	22300	30800
INSIDE GREENBELT	455953	483570	485340	471800	469800	488100	182380	194346	196324	206200	213800	231100
URBAN CENTRES	91846	127520	133920	174200	222500	305800	27516	39301	41344	56200	72500	103000
RURAL	58840	66210	68050	75400	82300	97700	18264	21150	21816	25100	28200	34300
% SHARE OF REGION:												
INSIDE GREENBELT	75.2	70.5	69.7	65.4	60.7	53.7	79.9	76.3	75.7	71.7	68.0	62.7
URBAN CENTRES	15.1	19.4	20.1	24.2	28.7	35.1	12.1	15.4	15.9	19.5	23.1	28.0
RURAL	9.7	10.1	10.2	10.5	10.6	11.2	8.0	8.3	8.4	8.7	9.0	9.3

NOTES:

1. All figures are mid-year (June 1).
2. 1986-90 increase in units by municipality is based on CMHC completions adjusted for demolitions and vacancies.
3. "Census Population" excludes non-permanent residents (eg. students, foreign diplomats, members of parliament). The City of Ottawa estimates there were 19,295 non-permanent residents in 1986. Estimates for other municipalities are not available.
4. Totals may not add due to rounding.

Appendix B

Monitoring Affordable Housing in RMOC

Introduction

The Provincial Policy Statement on Land Use Planning for Housing requires, among other things, that municipalities establish policies to enable at least 25% of all new residential units to be affordable housing. Municipalities are further required to monitor house prices for each housing form and report annually.

Background

According to the Province, housing is affordable when monthly housing costs do not exceed 30% of gross household income. The policy is aimed at households within the lowest 60% of the income distribution within a Housing Region. (RMOC is considered to be a Housing Region). In 1990, the regional income at the 60th percentile was estimated at $57,400, and the house price affordable at that income level was calculated to be $162,000 (Provincial Bulletin on Income and House Price Data, November 1989).

One of the problems with the Provincial approach to determining affordability is that the formula is fairly sensitive to changes in the assumption uses. For example, if the Provincial criteria of a down payment of 25% is lowered to 10% (the minimum down payment required by most lending institutions), the price of an affordable house will decrease by about 17%.

The Provincial formula assumes an annual property tax rate of 1% of the price of the house. If this rate is increased to a more realistic rate of 1.5% of the house price (i.e. taxes of $2,255 per year on a new $150,000 house) the percentage of new houses in Ottawa-Carleton that are affordable decreases by about 15 percentage points.

The down payment assumption seems particularly unrealistic. A 25% down payment means that a household at the 60th percentile, with an income of about $54,400 in 1990, would need to have $40,500 to purchase the "affordable" house. This is equivalent to more than a year's net salary.

Another fundamental problem is the targetting of both ownership and rental units to the 60th income percentile. The income of tenants has been as much as 32% below the average household income in this Region (1981, 1986 Census). The Province's 1990 bulletin of affordable income and price data indicate that the "affordable" rent at the 60th income percentile would be $1,440/month. Fewer than 1% of the total rental housing stock of over 100,000 units rents for more than $1,000/month.

In order to better satisfy the Provincial objectives for affordable housing in Ottawa-Carleton, alternative criteria for "affordable housing target" have been proposed (Recommendations of Section 9). For homeownership, an affordable house price would be based on a 10% down payment, annual taxes at 1.5% of the house price, and the current three-year mortgage rate. The target population would be households up to the 60th income percentile. For rental housing, the affordable accommodation would be geared to households up to the 30th income percentile. The effect of this in 1990 was an affordable house price of $134,000 or below, and affordable monthly rent at $790 or below.

Table 1 compares the Provincial and Regional criteria for affordable housing for each income percentile up to 60.

Testing the Criteria for Affordable Housing

In order to assess the Region's performance in providing affordable housing, new house price data were collected for 1989 and 1990 (CMHC). The number of houses completed and sold by unit type were inventoried according to the two "affordable" price points corresponding to the proposed Regional and Provincial criteria (Table 2). In 1989, a total of 4,858 ownership units were completed, of which 604 were below $126,500 (12.4%) and 1,577 were below $152,000 (32.5%).[1] Fewer than 1% of singles sold for less than $126,500; 23% of singles sold for less than $152,000.

In 1990, a total of 4,241 ownership units were completed (well below the 1989 rate of completions). However, of the units completed, a larger percentage were affordable: 23% of ownership units were affordable according to the Regional criteria ($134,000 or less) and 40% met the Provincial criteria ($162,000 or less). The increase in affordable owned units is largely attributable to the increase in the number of rowhouses and apartments, which accounted for 36% of all completions in 1990, compared to 30% in 1989.

The distribution of affordable ownership housing was uneven across the Region, ranging from 2.8% in Rideau in 1990 to a high of 40% in Cumberland (Regional criteria). Rockcliffe Park produced no affordable housing regardless of the criteria applied. Between 1989 and 1990, significant increases in the share of affordable housing produced occurred in Ottawa, Cumberland, and Gloucester. By contrast, fewer affordable housing units were produced in 1990 in both Kanata and Goulbourn. If Regional criteria are applied, then the share of affordable ownership housing in Kanata fell from 12.5% in 1989 to 5.2% in 1990. If Provincial criteria are applied; then the comparable decline is from 38.8% to

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1 $126,500 is the affordable target in 1989, using Regional criteria.
$152,000 is the Province's target for RMOC (Provincial Bulletin for 1989)

23.6%. Detailed totals for each municipality are provided by unit type in Tables 4 and 5.

An assessment of the total market, including new rental housing, was completed for 1989 and 1990 (Table 6). Overall, 33% of the Region's new housing stock was affordable in 1990, according to Regional criteria. The comparable share in 1989 was 29%. The decrease is attributable to the decline in rental housing production, which accounted for 25% of total completions in 1989 and 17% in 1990. In both years, the proportion of completed rental units which were affordable was substantial (81% in 1989; 80% in 1990).[1] Social housing completions accounted for 46% of rental housing in 1989 and 75% in 1990.

On the basis of Provincial criteria, fully 50% of the stock of new housing in RMOC was considered affordable in 1989 and in 1990. A greater share of ownership housing was affordable in 1990 - 40% compared to 32% in 1989. As noted, this is primarily attributable to the relative increase in row house completions, which in turn were a market response to a weakening economy with unconfident investors.

Housing Activity in the Resale Market

Although the Provincial policy is specifically directed to new housing production, the effect of the resale market on the total housing market is significant and should be monitored (Table 7). The volume of sales in the resale market is at least twice that of the new house market. In 1990, resales accounted for 66% of the total market and 82% of the total affordable housing market (Regional criteria). More than 4,300 resale homes sold for less than $134,000 in 1990 compared to only 986 new homes. Similar figures are available for 1989, when the resale market accounted for 88% of the affordable market. This represents 4,700 resale homes which sold for $126,000 or under. The comparable number of new homes was 604.

The majority of first-time buyers are likely to purchase their starter home in the resale market, where a wider selection is available.

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1 Application of the Regional criteria led to the affordable house price of $126,500 in 1989. The Province established the affordable price at $152,000 (Provincial Bulletin).

Affordable Housing Target for 1991

On the basis of the proposed Regional criteria for affordable housing, the 1991 targets will be:

$140,500 house price (assuming a 12.25% mortgage) and $830 monthly rent, based on an income of $60,300 at the 60th percentile, and an income of $33,200 at the 30th income percentile.

The affordable ownership price of $134,500 is only $500 more than the 1990 target, due to the difference in mortgage rates. When the 1990 target was developed (proposed initially in December 1989), the current three-year mortgage rate was 12 1/4%. Although mortgage rates rose steadily during 1990, the originally proposed target was not revised.

TABLE 1

AFFORDABLE HOUSE PRICES AND RENTS
RMOC, 1990

AFFORDABLE HOUSE PRICE

Household Income Percentile	Estimated 1990 Income[1]	Maximum Payment at 30%	Provincial Criteria[2] Int. 12.25% DP 25% Taxes 1.0%	RMOC Criteria Int. 12.25% DP 10% Taxes 1.5%
10th	$13,200	$330		
20th	$23,000	$575		
30th	$31,650	$791	$91,000	$73,500
40th	$40,196	$1,005	$115,000	$93,500
50th	$48,659	$1,216	$139,000	$113,500
60th	$57,400	$1,435	$162,000	$134,000

AFFORDABLE RENT

Tenant Income Percentile	Estimated 1990 Tenant Income	Affordable Rent at 30% Income
10th	$8,918	$222
20th	$14,812	$370
30th	$21,072	$527
40th	$27,090	$677
50th	$32,830	$820
60th	$39,335	$984

[1]Factor of 1.28 used to bring 1985 income to 1990.
[2]Int. = Interest rate for 3-year mortgage.
DP = Down Payment (minimum)

TABLE 2

RMOC
AFFORDABLE OWNERSHIP HOUSING
COMPLETIONS BY TYPE
1989 AND 1990

1989	Below $126,500	Above $126,500	Total (All Prices)
Singles	93	3,290	3,383
Freehold Row	316	385	701
Condo Row	171	171	342
Condo Apt	24	408	432
Total	604	4,254	4,838

1989	Below $152,000	Above $152,000
Singles	779	2,604
Freehold Row	480	221
Condo Row	235	107
Condo Apt	83	349
Total	1,577	3,281

1990	Below $134,000	Above $134,000	Total (All Prices)
Singles	106	2,596	2,702
Freehold Row	458	295	753
Condo Row	227	141	368
Condo Apt	172	246	418
Total	963	3,278	4,241

1990	Below $162,000	Above $162,000
Singles	658	2,044
Freehold Row	663	90
Condo Row	267	101
Condo Apt	338	80
Total	1,926	2,315

NOTE: The price points chosen for each year reflect the Provincial and proposed Regional targets for affordable housing, as follows:

1989: $126,500 - Proposed RMOC criteria
$152,500 - Provincial criteria
1990: $134,000 - Proposed RMOC criteria
$162,000 - Provincial criteria

TABLE 3

OWNERSHIP UNITS IN RMOC
PERCENTAGE OF NEW UNITS AFFORDABLE

	1989 RMOC	1990 RMOC	1989 Prov.	1990 Prov.
Ottawa	12.6%	29.8%	29.2%	52.4%
Nepean	13.2	18.4	29.8	57.8
Cumberland	12.9	39.9	44.0	57.0
Kanata	12.5	5.2	38.8	23.6
Gloucester	17.4	27.3	36.3	40.6
Goulbourn	9.0	4.0	42.2	21.2
Vanier	0	33.3	100.0	66.7
Osgoode	8.5	13.0	26.8	42.0
Rideau	0	2.8	14.8	12.8
West Carleton	10.2	18.3	30.6	47.8
Rockcliffe	0	0	0	0
RMOC	12.4	23.0	32.5	40.0

1989 RMOC = $126,500 or less
1989 Province = $152,000 or less

1990 RMOC = $134,000 or less
1990 Province = $162,000 or less

TABLE 4

AFFORDABLE OWNERSHIP HOUSING, RMOC
FOR UNITS COMPLETED IN 1989

	Singles	Row Freehold	Row Condo	Apt. Condo	Total
Ottawa					
Below $126,000	3	49	50	24	126
Below $152,000	10	205	50	27	292
Total	313	292	50	344	999
Nepean					
Below $126,000	6	112	0	-	118
Below $152,000	92	168	7	-	267
Total	652	168	75	0	895
Cumberland					
Below $126,000	21	56	40	0	117
Below $152,000	249	56	40	56	401
Total	725	56	40	88	909
Kanata					
Below $126,000	4	81	0	-	85
Below $152,000	127	135	0	-	262
Total	522	153	0	-	675
Gloucester					
Below $126,000	5	7	81	-	93
Below $152,000	93	7	94	-	194
Total	433	7	94	-	535
Goulbourn					
Below $126,000	13	18	0	-	31
Below $152,000	82	18	44	-	144
Total	240	18	83	-	341
Vanier					
Below $126,000	-	0	-	-	-
Below $152,000	-	7	-	-	7
Total	-	7	-	-	7
Osgoode					
Below $126,000	17	-	-	-	17
Below $152,000	53	-	-	-	53
Total	198	-	-	-	198

	Singles	Row Freehold	Row Condo	Apt. Condo	Total
Rideau					
Below $126,000	5	-	-	-	5
Below $152,000	16	-	-	-	16
Total	108	-	-	-	108
West Carleton					
Below $126,000	19	-	-	-	19
Below $152,000	57	-	-	-	57
Total	186	-	-	-	186
Rockcliffe					
Below $126,000	0	-	-	-	0
Below $152,000	0	-	-	-	0
Total	6	-	-	-	6
RMOC Total	3,383	701	342	432	4,858

TABLE 5

AFFORDABLE OWNERSHIP HOUSING, RMOC
FOR UNITS COMPLETED IN 1990

	Singles	Row Freehold	Row Condo	Apt. Condo	Total
Ottawa					
Below $134,000	0	68	51	112	231
Below $162,000	23	183	62	138	406
Total	261	228	67	218	774
Nepean					
Below $134,000	3	65	0	60	128
Below $162,000	75	127	0	200	402
Total	299	127	69	200	695
Cumberland					
Below $134,000	18	291	69	0	378
Below $162,000	182	291	69	0	542
Total	588	291	69	0	948
Kanata					
Below $134,000	4	26	0	0	30
Below $162,000	83	54	0	0	137
Total	482	99	0	0	581
Gloucester					
Below $134,000	10	-	107	0	117
Below $162,000	58	-	116	0	174
Total	313	-	116	0	429
Goulbourn					
Below $134,000	11	0	0	0	11
Below $162,000	39	0	20	0	59
Total	231	0	47	0	278
Osgoode					
Below $134,000	17	8	0	0	25
Below $162,000	73	8	0	0	81
Total	185	8	0	0	193
Rideau					
Below $134,000	3	0	0	0	3
Below $162,000	14	0	0	0	14
Total	109	0	0	0	109

	Singles	Row Freehold	Row Condo	Apt. Condo	Total
West Carleton					
Below $134,000	42	0	0	0	42
Below $162,000	110	0	0	0	110
Total	230	0	0	0	230
Vanier					
Below $134,000	1	0	0	0	1
Below $162,000	1	0	0	0	1
Total	3	0	0	0	3
Rockcliffe					
Below $134,000	0	0	0	0	0
Below $162,000	0	0	0	0	0
Total	1	0	0	0	1
RMOC Total	2,702	753	368	418	4,241

TABLE 6

RENTAL AND OWNERSHIP RMOC COMPLETIONS
1989 AND 1990

	1989			1990		
	Owned	Rented	Total	Owned	Rented	Total
Completions	4,858	1,662	6,520	4,241	893	5,134
Affordable Completions[1]	604	1,340	1,944	986	715	1,701
Affordable Completions[2]	1,577	1,662	3,239	1,696	893	2,589
Percent Affordable[1]	12%	81%	29%	23%	80%	33%
Percent Affordable[2]	32%	100%	50%	40%	100%	50%

Affordable 1 means: $126,500 or less in 1989
$134,000 or less in 1990
$745 month rent or less in 1989
$790 month rent or less in 1990

Affordable 2 means: $152,000 or less in 1989
$162,000 or less in 1990
$1,350 month rent or less in 1989
$1,440 month rent or less in 1990

TABLE 7

RESIDENTIAL ACTIVITY
RMOC, 1989 AND 1990

	Resales		New Housing	
	1989	1990	1989	1990
Median price (all types)	$126,800	$136,150	$170,000	$175,300
Median price (singles)	$142,000 (estimate)	$160,000 (estimate)	$182,000	$195,000
Total sales/ completions	9,399	8,289	4,858	4,241
Share of market	66%	66%	34%	34%
Units under $126/$134,000	4,700	4,364	604	986
Percent of total sales/ completions	50%	53%	12.4%	23%
Units under $152/$162,000	6,492	5,884	1,577	1,696
Percent of total sales/ completions	69%	71%	32.5%	40%
Share of affordable market 1	88.6%	81.5%	11.4%	18.5%
Share of affordable market 2	80%	78%	20%	22%

NOTES: Affordable market 1 means: $126,500 or less ('89); $134,000 or less ('90).
Affordable market 2 means: $152,000 or less ('89); $162,000 or less ('90).

SOURCE: Real Estate Board of Ottawa-Carleton
CMHC